

A group of five students walking on a paved path on a university campus. The path is lined with green grass and trees with autumn-colored leaves. In the background, there is a brick building. The students are dressed in casual attire, including hoodies and jackets. One student in the foreground is wearing a yellow and blue hoodie with a 'M' logo. Another student is wearing a black hoodie with a 'UM-DEARBORN' logo.

Required Reading
2025-2026

A Comprehensive Guide to Financial Aid at UM-Dearborn

Office of Financial Aid & Scholarships



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Financial Aid Offer

Your digital aid offer is an interactive tool that allows you to:

- Review your financial aid offer
- Explore your direct costs (billable expenses that the student pays directly to the University, including tuition and fees)
- Consider your options to pay any remaining balance after scholarships and grants
- Take action with next steps towards attending the University of Michigan–Dearborn

Digital Offer Overview

M UNIVERSITY OF MICHIGAN-DEARBORN

2025–2026 Financial Aid Offer



| | | | | |
|------|-------|-------------------|--------------------|---|
| Name | UMID: | February 27, 2025 | In-State Residence | College: College of Education, Health, and Human Services |
|------|-------|-------------------|--------------------|---|

1

We are pleased to offer you this overview to help you understand the financial assistance you have been offered for the 2025–2026 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.

2

^ Total Cost of Attendance

| Direct Cost i | Fall | Winter | Total |
|--|----------|----------|----------|
| Tuition | \$7,884 | \$7,884 | \$15,768 |
| Fees | \$200 | \$200 | \$400 |
| Total Direct Costs | \$8,084 | \$8,084 | \$16,168 |
| Indirect Cost i | Fall | Winter | Total |
| Books, Course Materials, Supplies & Equipment i | \$650 | \$650 | \$1,300 |
| Miscellaneous i | \$831 | \$831 | \$1,662 |
| Food & Housing i | \$2,063 | \$2,063 | \$4,126 |
| Total Indirect Cost | \$3,544 | \$3,544 | \$7,088 |
| Total Cost of Attendance: i | \$11,628 | \$11,628 | \$23,256 |

3

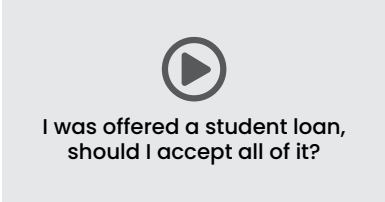
Features

- 1. Demographic Information:** All estimates assume full-time enrollment and reflect costs based on residency noted.
- 2. Direct costs:** Billable expenses the student pays directly to the university which includes tuition and fees.
- 3. Indirect Costs:** Non-billable expenses associated with education that are not necessarily billed by the University. *Includes:* off-campus housing and food, books, supplies, transportation, and personal expenses.

Digital Offer Overview

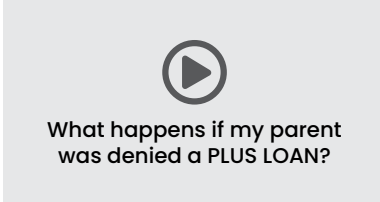
4 Student **Aid** Index (Based on the FAFSA): ⓘ **10,892**

5



I was offered a student loan, should I accept all of it?

5



What happens if my parent was denied a PLUS LOAN?

6 ^ Total Gift Aid – NO REPAYMENT NEEDED

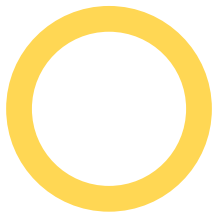
| Scholarships & Grants ⓘ | Fall | Winter | Total |
|--|----------------|----------------|-----------------|
| Go Blue Guarantee | \$3,334 | \$3,334 | \$6,668 |
| Dearborn Scholars | \$2,000 | \$2,000 | \$4,000 |
| MI Achievement Scholarship | \$1,250 | \$1,250 | \$2,500 |
| MI Achievement Scholarship Last Dollar Award | \$1,500 | \$1,500 | \$3,000 |
| Total Scholarships & Grants | \$8,084 | \$8,084 | \$16,168 |

7 ^ Borrowed Money That Requires Repayment

| Federal Student Loans ⓘ | Fall | Winter | Total |
|--------------------------------------|----------------|----------------|----------------|
| Federal Direct Unsubsidized Loan | \$2,750 | \$2,750 | \$5,500 |
| Total Federal Student Loans ⓘ | \$2,750 | \$2,750 | \$5,500 |

8 ^ Net Price Information

| Estimated Net Price–Direct Costs Only | |
|---|------------|
| Direct Costs Total | \$16,168 |
| Tuition | \$15,768 |
| Fees | \$400 |
| Scholarships and Grants Total | \$16,168 |
| Estimated Net Price for Direct Costs after Scholarships and Grants | \$0 |



| | |
|--------------------------|-----------------|
| Total Direct Cost | \$16,168 |
| ● Gift Aid | -\$16,168 |
| ● Out-of-Pocket Cost | \$0 |

Features Continued

- 4. 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 you and your contributor(s) provide on your FAFSA® form. This number is not a dollar amount of aid eligibility or what your family is expected to provide.
- 5. Helpful Videos:** Resources to answer some commonly asked questions.
- 6. Scholarship & Grants:** Gift aid offered that does not need to be repaid back.
- 7. Federal Loan Options:** Loan eligibility that may be borrowed and later repaid to the Department of Education.
- 8. Estimated Net Price:** The net price is your estimated cost to be paid out of pocket for the first year (two semesters).

Various net price breakdowns are provided based on the net costs for:

- Direct costs only
- Including indirect costs
- Direct and indirect costs minus scholarships, grants, and loans

Figure 3

Digital Offer Overview

9 **What is Net Price?** To help students compare costs between colleges, institutions are encouraged to include a net price in the financial aid offer. The net price is your estimated cost of attendance minus any gift aid such as grants and scholarships.

Can my Net Price change?

Do I owe this amount to UM-Dearborn?

Does my Net Price include loans?

Please note: Your estimated Net Price is not an actual expense, or a dollar amount you owe. You control your indirect costs, which can be reduced by choosing lower cost options in those categories. Your actual costs may be lower if you budget wisely and keep your expenses to a minimum. You control your indirect costs, which can be reduced by choosing lower cost options in those categories.

10 **Additional Options to Paying Net Price**

Option One: University Payment Plan **Option Two: Federal Direct Parent PLUS Loan** **Option Three: Private Alternative Loans**

11 **Next Steps**

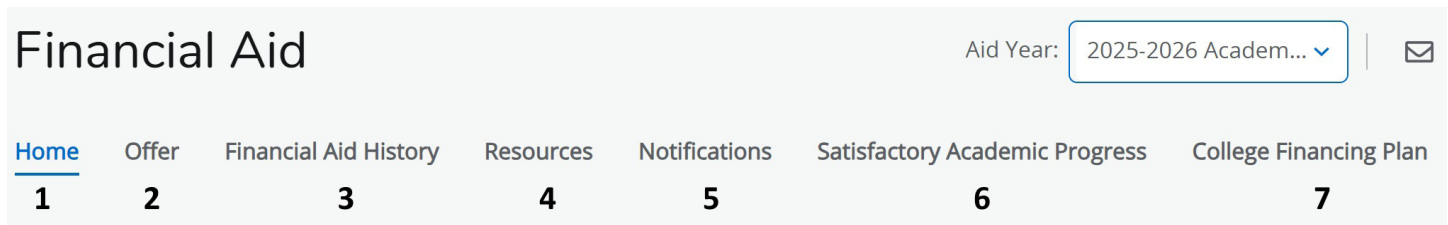
1.) Visit Campus 2.) Navigating the My UM-Dearborn Portal 3.) Apply for Scholarships

4.) Complete and Submit All Financial Aid Requirements 5.) Required Reading

Features Continued

- 9. Net Price FAQ:** Helpful text to explain how net price is determined.
- 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.
- 11. Next Steps:** Provides link to important next steps regarding your financial aid offer.

Figure 4



The Financial Aid Scholarship Self Service Portal

The Financial Aid Scholarship Self Service Portal will have different tools and resources regarding your financial aid for UM-Dearborn.

- 1. Home:** Contains general links and any requirements that may require your attention, including important information about the new course program of study requirements (see page 14).
- 2. Award Offer:** View aid year-specific information here. The option to Accept or Decline an award will be listed in a drop-down menu to the right of the award name. Some offers such as loans may have a third option to accept only a portion of an award. These changes can be saved by selecting Submit at the bottom of the page.
- 3. Financial Aid History:** Award history
- 4. Resources:** Responses to questions and terms and conditions are found here.
- 5. Notifications:** Messages and withdrawal information are located here.

- 6. Satisfactory Academic Progress:** Effective term and SAP status listed here
- 7. College Financing Plan:** A tool that you can use to review your cost of attendance and financial aid offers, all in one PDF format.

Read your Award Offer and refer to this publication for information about the financial aid awards offered. We automatically accept Federal, State, and University Grants, and some scholarships for you.

If you are planning on using financial aid funds, you must accept any portion of your loans, work-study, and renewable scholarships.

Notify us in writing if you receive scholarships, department awards, fellowships, Michigan Educational Trust contracts, ROTC scholarships, Veterans' benefits, or other aid not listed on your Award Notice.



Determining Costs

Assuming full-time attendance for two semesters, fall and winter, the cost of Attendance is based on estimated student budgets that include:

- **Tuition and fees:** Tuition and fees are based on full-time enrollment, defined as 12 or more credit hours per term for undergraduate students. Those electing fewer than 12 credit hours are charged on a per-credit-hour basis. For financial aid eligibility, full-time for graduate students is defined as 8 credit hours per term. Current tuition and fees for all UM-Dearborn Schools and Colleges are available from the [Office of the Registrar](#).
- **Food and Housing:** The financial aid budget allows for off-campus rent and food costs. Students who commute from home will reduce their housing and food costs significantly, as reflected in their budget.
- **Transportation:** This allowance is based on the average distance a student may travel to and from campus each week by using the U.S. Mileage Allowance.
- **Books, course materials, supplies, and equipment:** Costs of books vary by program, course load, and selected classes. Book costs can be reduced by comparing prices, buying used books, renting books, or using the university's library.
- **Personal/miscellaneous expenses:** This category includes other student expenses such as cell phone bills, clothes, personal hygiene, and entertainment. This is the most variable part of a student's budget.

2025-26 Estimated Budgets

Based on full-time attendance and subject to change. Students registered less than full-time will see adjustments to their tuition, book, living, and transportation expenses.

| | | Resident (At Home) | Resident (Off Campus) | Non-Resident (At Home) | Non-Resident (Off-Campus) |
|---------------------------|---|-----------------------|--------------------------|---------------------------|------------------------------|
| Direct Costs | Tuition | \$15,840 | \$15,840 | \$33,768 | \$33,768 |
| | Fees* | \$400 | \$400 | \$400 | \$400 |
| | Subtotal | \$16,240 | \$16,240 | \$34,168 | \$34,168 |
| Indirect Costs | Living Expenses (Food and Housing) | \$4,126 | \$11,330 | \$4,126 | \$11,330 |
| | Books, Course Materials, Supplies, and Equipment | \$1,300 | \$1,300 | \$1,300 | \$1,300 |
| | Transportation | \$2,194 | \$2,194 | \$2,194 | \$2,194 |
| | Personal & Miscellaneous Expenses | \$1,662 | \$1,662 | \$1,662 | \$1,662 |
| Cost of Attendance | | \$25,522 | \$32,726 | \$43,450 | \$50,654 |

* Based on 2023-2024 actual lower division undergraduate actual costs, full time enrollment (15 credit hours, two semesters). Fees include required tuition and registration fees. The tuition and registration fee is subject to change by the University of Michigan Board of Regents and will vary with each student.

Net Price Calculator

This calculator is a tool that can be used to assist future Wolverines with early financial planning for college. It will provide an estimate of your cost to attend UM-Dearborn, as well as the federal, state, and institutional aid you may qualify for. Complete the net price calculator [here](#).

How Financial Aid Is Calculated

How need-based aid is awarded:

When you apply for financial aid at UM-Dearborn, the goal is to distribute grants and work-study funds fairly among all eligible applicants who meet the required deadlines. Your financial aid is based on a few key factors, including your financial need, federal funding limits, and the availability of funding at the university. At UM-Dearborn, the order in which we award financial aid is as follows:

1. **Federal need-based grants:** Federal PELL Grant, Federal Supplemental Educational Opportunity Grant (FSEOG)
2. **Institutional Scholarships:** Destination Blue, Maize, etc.
3. **State Need-Based Scholarships:** Michigan Achievement Scholarship, Tuition Incentive Program (TIP), etc.
4. **Tuition-Based Scholarships:** Wolverine Pathways, Go Blue Guarantee, etc.
5. **Institutional Grant Funding:** UM-Dearborn Grant, etc.
6. **Federal Work-Study**
7. **Federal Direct Subsidized Loans**
8. **Federal Direct Unsubsidized Loans**
9. **Federal PLUS Loans/Alternative Loans**

In addition to these sources, you may also seek private scholarships or get financial support through programs like ROTC or veterans' benefits. These external resources can help cover college costs but will be considered when determining your eligibility for need-based aid. While they won't change your Student Aid Index (SAI), they could affect your financial aid package.

How Outside Aid Affects Your Financial Aid Package:

If you receive outside scholarships or aid, it will first be applied to costs not already covered by your financial aid package, such as the gap between your *Cost of Attendance* and your *SAI* plus the aid you've already been offered. Outside aid won't reduce your *SAI*.

Next, outside aid will reduce your loan or Federal Work-Study award. This means you will need to borrow or work less. Your grant aid will only be reduced if scholarships or other external aid replace your loan or work-study funds.

Key Exceptions:

- Some scholarships offered by the Office of Financial Aid are based on financial need. If you receive one of these, it may reduce your UM-Dearborn Grant, but your total financial aid package should remain the same or increase.
- If you receive any other financial assistance or tuition-specific awards, your need-based grants may be reduced first, before any loan or work-study awards.
- Some scholarships, such as Wolverine Pathways or the Detroit Promise scholarships, may impact your eligibility for other scholarships or state grants.

Enrollment Requirements:

Remember that most scholarships require you to be enrolled full-time to receive the funding. Be sure to check the specific terms and conditions of each scholarship for enrollment requirements. By understanding how financial aid is calculated and how outside resources affect your aid package, you can better plan for your college expenses.



The image is a promotional banner for the Go Blue Guarantee. It features a yellow background. At the top center is the UM-Dearborn logo, a blue square with a yellow 'M' and 'DEARBORN' below it. Below the logo is a dark blue banner with a ribbon effect, containing the text 'GO BLUE GUARANTEE' in yellow and white. Underneath this banner, the text 'FREE TUITION' is written in large, bold, blue letters. Below that, in smaller blue letters, it says 'FOR FULL-TIME, IN-STATE UNDERGRADUATE STUDENTS'. A list of eligibility criteria follows: 'Family income \$125,000 or less', 'Assets below \$125,000', and 'Incoming 3.5 GPA'. At the bottom, it says 'Learn more at: umdearborn.edu/goblueguarantee'.

Loan Information

Federal Direct Loans—Subsidized v. Unsubsidized Loans

Federal Direct Subsidized Loans:

- Available to undergraduate students who demonstrate financial need.
- No interest is charged while the student is enrolled at least half-time.

Federal Direct Unsubsidized Loans:

- Available to both undergraduate and graduate students.
- Interest is charged while the student is enrolled.

- Interest is deferred until loan repayment begins, but students can choose to pay interest while enrolled to reduce loan payments and overall loan costs.

Origination Fees:

- Both subsidized and unsubsidized loans have origination fees.
- The amount applied to your university student account will be less than the amount listed on your loan notice due to these fees.

Annual and Aggregate Limits

| Class Standing | Dependent Undergrad | Independent Undergrad | Graduate |
|---|---|---|---|
| Freshman (0-24 credits) | \$5,500 (only \$3,500 can be in subsidized loans) | \$9,500 (only \$3,500 can be in subsidized loans) | Up to \$20,500 in unsubsidized loans |
| Sophomores (25-54 credits) | \$6,500 (only \$4,500 can be in subsidized loans) | \$10,500 (only \$4,500 can be in subsidized loans) | |
| Juniors and Seniors (55 credits and above) | \$7,500 (only \$5,500 can be in subsidized loans) | \$12,500 (only \$5,500 can be in subsidized loans) | |
| Maximum (Aggregate) Amounts | \$31,000 (only \$23,000 can be in subsidized loans) | \$57,500 (only \$23,000 can be in subsidized loans) | \$138,500 (only \$65,500 can be in subsidized loans)* |

*Graduate loan debt will also include all Direct Loans received as an undergraduate.

Federal Direct PLUS Loan Options

Graduate Students and Parents of Dependent Undergraduates:

- Must complete the FAFSA before applying for PLUS loans separately if additional funds are needed to cover costs.
- May borrow up to the *Cost of Attendance* each year, minus any other financial aid received.

Loan Options:

- **Parents:** Can use PLUS loans to support dependent undergraduate students.
- **Graduate Students:** Can only apply for the Graduate PLUS loan option.

More information on these loans can be found on the [Federal Student Aid](https://www.federalstudentaid.gov) Webpage.

Electronic Consent

To comply with federal regulations, we require voluntary consent from students who receive student aid before we can communicate financial aid information electronically. At our institution, a financial aid recipient is defined as a student who is enrolled and receiving federal student aid. Enrollment is confirmed upon registration.

The Office of Student Financial Aid and Scholarships may need to send you written communications, notices, agreements, billing statements, or disclosures. By giving your consent, you confirm that you are able and willing to receive these communications electronically from the University of Michigan Dearborn instead of in paper form. You also agree to use electronic signatures. If you don't give your consent or withdraw your consent, you won't be able to use electronic options and won't be able to accept your financial aid online.

In order to voluntarily provide consent:

1. Log in to My UM-Dearborn Portal
2. Select Financial Aid
3. Select correct Award Year
4. Provide a response to the e-Consent and Title IV authorization questions
5. Your responses to questions can be found under Resources
6. Once you have completed this process, you will be able to view your UM-Dearborn Financial Aid Portal for the year within 3-6 hours.

What happens if you don't consent:

- If you choose not to give e-Consent, you won't be able to access your financial aid portal or communicate via any electronic means, including email, with the Financial Aid office.
- All communication will be sent to your current mailing or permanent address that you have on file with the University and this may delay processing due to mail time.
- No email exchanges will be permitted and all request for information must be made in writing and submitted via US mail or in person at the One Stop in the Renick University Center.
- All communication must be done via mail or in person.

What if you change your mind:

- A student may change their mind on e-Consent at any time by submitting the Financial Aid Electronic Communication Consent Form.



Accepting Aid

You must review the Terms and Conditions and accept your University Scholarships online through the [Financial Aid & Scholarship Self Service Portal](#). University Scholarship offers will be listed on the **Award Offer** tab. The option to **Accept** will be listed in a drop-down menu to the right of the scholarship name. This change can be saved by selecting **Submit** at the bottom of the page. Once accepted, the Terms and Conditions can be reviewed under the **Resources** tab.

1. **VISIT** — [Financial Aid & Scholarship Self-Service Portal](#)
2. **ENTER** — Unique Name and Password
3. **SELECT** — Financial Aid Tab > Financial Aid & Scholarships > Award Offer
4. **FIND** — The offered scholarship and accept the award
5. **READ** — The terms and conditions after initiating the acceptance
6. **SUBMIT** — The award decisions at the bottom of the page

Terms & Conditions of Your Financial Aid

By accepting your financial aid you agree to meet all of the conditions of the offer below:

1. The information submitted on your aid application is correct and complete.
2. You will notify UM-Dearborn's Office of Financial Aid & Scholarships if you receive assistance not originally on your aid offer notification (e.g., outside scholarship). An adjustment of other aid may be necessary even if funds have already been disbursed.
3. You will use the financial aid offered to you only for payment of tuition, books, transportation, and other related educationally related expenses.
4. You agree that financial aid offered to you may be used as a credit toward payment of all tuition, fee, and other charges that may be due on your student account.
5. You will maintain [satisfactory academic progress](#) toward your degree according to the policy of the UM-Dearborn Office of Financial Aid & Scholarships.
6. You will maintain the minimum credit hour requirements for your financial aid offer. If you drop below the required number of credit hours upon which your offer was based or withdraw completely from your courses, you may be expected to repay all or part of your offer.
7. You will notify the Office of Financial Aid & Scholarships if you do not plan to enroll in a semester for which you have been offered aid.
8. You are not in default on educational loans and do not owe a refund for any federal funds received at UM-Dearborn or any other institution. You have not borrowed in excess of loan limits under Title IV Programs at UM-Dearborn or any other institution.
9. You will respond promptly to any requests for additional information. Failure to do so may result in your being billed for a portion or all of the aid disbursed to you or could delay additional disbursements.
10. You will immediately notify the Office of the Registrar if you withdraw from the university. You may be billed for part or all of your financial aid. The bill depends on the date of your withdrawal and the percentage of the term you attended.
11. You agree to repay UM-Dearborn any financial aid funds disbursed to you in error. If a mistake was made, whether by you, UM-Dearborn, or another agency, federal regulations require that the mistake be corrected and funds be recovered as necessary.
12. If any discrepancies, such as incorrect grade level, residency, or award amount, are noted by the student, it is their responsibility to notify the Office of Financial Aid & Scholarships in writing. Corrections may result in a change of aid offered.
13. Audited or additive classes (not remedial), or some repeated classes are not eligible for financial aid and will not be used to establish enrollment status for financial aid.
14. The University of Michigan-Dearborn Office of Financial Aid & Scholarships reserves the right to make adjustments to financial aid offered in response to funding levels (university, state, or federal), university policy, Executive Order, or Act of Congress.

Additional Information- Submitting documents to Our Office

We ask that you submit your documents through our online portal at this time. If you need assistance, please use the contact information at the end of this guide.

Verification

The process of verification is to verify the information on the FAFSA to be accurate and true. If selected for verification, some of your aid may not disburse until your requirements have been submitted. Check your requirements and upload any necessary documents through Student Forms.

Student Forms

Most* requested documents can be submitted through FA Student Forms. If you are required to submit documentation, you will be notified to your university email. Open requirements will also be listed in your financial aid portal.

With the FA Student Forms process, you will be able to:

- Complete and upload financial aid forms on your phone, tablet, or computer
- E-sign documents
- Receive automated reminders about outstanding tasks and next steps

Note: The first time using this platform students will be asked to complete a one-time account creation. Students will be asked for some basic information to validate their identity so that electronic signatures can be used on future forms.

*Identity Verification must be completed in person.



Disbursement: Receiving Your Financial Aid

It is the policy of the Office of Financial Aid & Scholarships to disburse financial aid funds to students' accounts every Monday and Thursday. There are exceptions during the Add/Drop period of each semester or days when the university is closed. During the Add/Drop periods, please check the Announcements section for the semester for details.

- Whenever any aid is disbursed to or reversed from a student's account, an email notification of disbursement is sent to the UM-Dearborn email address. Students are directed to review their student accounts.
- If the amount of financial aid received for a term exceeds the cost of tuition and fees, a refund will be made as a direct deposit or sent as a paper check. Students are encouraged to enroll in the direct deposit program because of the speed and safety of the transaction.

University eStatements: How Much Is Due & When

Each term, tuition notices will be sent to your student campus email address with links to your online student account to review the actual eStatement Schedule/Bill. Failure to receive an official University eStatement does not relieve any student of responsibility for payment by the due date. Account balances can be verified by accessing "Account Summary by Term" by logging into [Student Accounts Self Service](#). Tuition and fee rates are subject to change by the Regents of the University. Please refer to the [Bylaws of the University of Michigan Board of Regents](#) (10.49, Sec.1.-01-10.03). Paying tuition and fees in advance will not exempt students from changes in tuition and fee rates. Tuition and fees assessed are payable in full by the established deadline for each term. Please note that in the event of exigent circumstances, Tuition and Fees apply regardless of the method of instruction, including in the event instruction occurs remotely or in alternative formats for any part of the academic year.

Tuition and Fee Due Dates for 2025-2026:

| | |
|---------------------|---|
| Summer 2025: | 100% of tuition and fees is due on or before May 21, 2025 |
| Fall 2025: | 100% of tuition and fees is due on or before September 17, 2025 |
| Winter 2026: | 100% of tuition and fees is due on or before January 21, 2026 |

A late payment fee will be assessed if your account is not paid in full on the due date. Additional late payment fees will be assessed on the THIRD WEDNESDAY of every month on any unpaid balance. Please note that in the event of exigent circumstances, Tuition and Fees apply regardless of the method of instruction, including in the event instruction occurs remotely or in alternative formats for any part of the academic year.

Satisfactory Academic Progress Policy

To receive financial aid at the University of Michigan-Dearborn, students must meet Satisfactory Academic Progress (SAP) standards set by the university and federal regulations. To maintain eligibility for financial aid, students must:

- Keep a GPA of 2.0 or above
- Complete 67% of their coursework
- Finish their program within a specific time frame

SAP is checked at the end of each term (Fall, Winter, Summer) based on the student's overall academic record since they entered the university.

If a student fails to meet SAP and is placed on Financial Aid Suspension, they can appeal by submitting an SAP Appeal Form with supporting documents. The appeal should explain why the student didn't meet the standards and what has changed to help them meet SAP next time. The appeal must be submitted within 45 days of receiving the suspension notice.

Appeals are reviewed by a committee. If denied, the student is responsible for dropping courses or paying for them. If courses aren't dropped before the 100% refund period, the student must pay the tuition.

For more information and the full SAP policy, please visit our [webpage](#).



Grades, Enrollment/ Withdrawal, and Repeated Classes

Census (Pell Recalculation Date)

The Office of Financial Aid and Scholarships policy is to freeze enrollment hours after the census date (Pell recalculation) each semester. At the time we freeze enrollment hours, your financial aid credit hours will not be adjusted unless you completely withdraw. Credits you are registered for as of the census date determine the eligibility for federal, state, and institutional aid disbursements.

- If your enrollment changes (increase or decrease in credit hours) before the census date, your financial aid may be adjusted to match your enrollment level.
- If you add credits after the census date, **your aid will not be increased.**
- Aid disbursements may be affected if you are taking courses that differ from the standard course start /end dates for the term
- Aid may be affected if you submit Free Application for Federal Student Aid (FAFSA) information or corrections after the census date.

Complete withdrawal may result in the cancellation of all or a portion of your aid. For more information about adding and dropping courses visit the [Office of Registrar](#).

Enrollment Requirements

Aid will be adjusted for students enrolled less than full-time. Most University scholarships require full-time enrollment for disbursement.

Half-time enrollment in classes that are required for your degree program is required to be eligible for most federal aid.

| Enrollment Status | Undergrad | Graduate |
|---------------------|--------------------|-------------------|
| Full Time | 12 credits or more | 8 credits or more |
| Three Quarters Time | 9-11 credits | 6-7 credits |
| Half Time | 6-8 credits | 4-5 credits |
| Less than Half Time | 1-5 credits | 1-3 credits |

Course Program of Study

The US Department of Education requires students to complete a Course Program of Study (CPOS) in order for courses to be eligible for federal financial aid programs such as Pell Grant, SEOG, TEACH Grant, Direct Subsidized, Unsubsidized, and Parent PLUS Loans, and Federal Work Study. At UM-Dearborn, students may only receive federal financial aid for coursework that counts towards their declared program of study, regardless of the enrollment term.

This ensures that only courses that contribute to a student's declared major, minor, or concentration are considered for financial assistance, helping students complete their degree programs faster by focusing on coursework directly related to their field of study.

This approach may also lower costs, including student loan debt, for students seeking timely degree completion.

More information can be found [here](#).

Withdrawal from Classes

If you drop courses, or completely withdraw from all courses for a term, you may have to repay all or a portion of your financial aid.

When a failing grade is given, and an instructor verifies that a student did not attend a class, it is considered an unofficial withdrawal from the course and you could be required to repay your aid.

Only courses for which a student receives a grade of A, B, C, D, S, or P are acceptable. A grade of E, F, I, W, NR, or X is not acceptable. Students who fail to complete at least 67% of attempted credit hours because of incomplete or non-passing grades or who withdraw from all classes will have their financial aid terminated.

For more information about the [impact of withdrawing](#), visit here.

Repeat Coursework

A student can receive federal financial aid a maximum of two times if they have passed a course. Example: Student earned a D the first time in the course and decides to take the course a second time to earn a higher grade. The second time the student received financial aid and earned a C. The student passed the course both times and thus has received the maximum two times of eligibility for repeat courses. Students who have failed a course an E and take the course a second time and earned another E are able to take that repeated course over and over as long as they receive a failing grade E. If the student earns an E and the second time they earn a D they have one more time to receive financial aid to earn a higher passing grade. Repeat coursework may impact a student's [Satisfactory Academic Progress](#).

Special and Unusual Circumstances

Family contribution appeals

We encourage students who have applied for financial aid and have had a change in their family circumstances since filing the FAFSA to contact our office to discuss those changes.

This can include but is not limited to:

- Loss of income because of recent unemployment (unemployment must last for at least 10 weeks to warrant review)
- Separation or divorce after the FAFSA form was filed
- Death of a parent (of a dependent student) or spouse (of an independent student) after the FAFSA form was filed
- Receipt of one-time, non-recurring income in tax year provided on FAFSA form
- High medical/dental expenses not reimbursed or covered by insurance

Adjustments to the budget

A cost of attendance appeal can be submitted for additional adjustments that may occur during the academic year.

This can include but is not limited to:

- Child Care or Elderly Care expenses
- Disability expenses not otherwise covered
- Certain auto repair expenses
- Living arrangement expenses

Additional aid is not guaranteed. The Office of Financial Aid and Scholarships reserves the right to limit the number of Budget Adjustment Appeals allowed for each student. Keep in mind that, our tuition and fees are automatically adjusted to reflect your actual charges.



Refund Policy & Return of Title IV Aid

Any student, who withdraws or is expelled from all classes during the term, depending upon when this action is taken, may be refunded all or part of their tuition and fee charges. If the student is a financial aid recipient, the University of Michigan–Dearborn, as well as the student, may be required to return to the federal government, all or a portion of the aid that had been disbursed to the student and/or the student’s account.

Tuition Refund Policy

A student may discontinue all their courses (for the term) by withdrawing from the term. Students withdrawing from the term will have their tuition assessed based on the University Tuition Refund Policy that stipulates the amount of tuition and fees that are refunded to a student who withdraws from all classes during the term. Students withdrawing from the term will have their tuition and fees assessed depending upon when the student withdraws. The chart to the right will reflect the University’s fee assessment according to the following schedule:

| Time of Withdrawal | Institutional Assessment |
|--|--|
| Before the first day of classes and through the first two weeks of classes | Students who officially withdraw before classes start or during the first two weeks of class will not be assessed any tuition and fees. |
| Third through sixth week of classes | If withdraws by the end of the sixth week of classes, he/she will be assessed 50% of tuition fees plus the non-refundable registration fee. A grade of “W” will be recorded on the student’s academic record. |
| After the sixth week of classes | If withdraws after the sixth week of classes, he/she will be assessed 100% of tuition fees plus the non-refundable registration fee. A grade of “W” will be recorded on the student’s academic record.* Permission to withdraw after the last day of class would require the approval of the Academic Standards Committee of the school or college in which the student is enrolled. |



Return of Title IV Funds

Students receiving financial aid must follow the official University of Michigan–Dearborn withdrawal procedures as outlined in the catalog. Federal law requires the University to calculate a Return of Title IV Funds (R2T4) for students who withdraw from all classes on or before completing 60% of the semester. This calculation is based on the number of days the student attended divided by the total days in the enrollment period, excluding breaks of five or more days. The resulting percentage determines the amount of aid earned versus unearned. Any unearned aid must be returned

to the appropriate programs in a specific order: Federal Unsubsidized Direct Loan, Federal Subsidized Direct Loan, Federal PLUS Loan, Federal Pell Grant, FSEOG, and the Federal TEACH Grant. The University returns the lesser of unearned institutional charges or unearned aid first; the student is then responsible for returning any remaining unearned funds. If a student withdraws and is eligible for additional aid based on their attendance, they may receive a post-withdrawal disbursement. Loan funds require the student's authorization within 14 days, while grant funds may be automatically applied to outstanding tuition and fees. The University must return its share of unearned federal aid within 45 days of the withdrawal date. If the student's portion includes loans, they must repay according to loan terms; if it includes grants, the University will return the funds, and the student must repay any resulting balance within 30 days to avoid late fees. Students who reported to the U.S. Department of Education (ED) for overpayment must contact ED to resolve the issue. Those who stop attending without officially withdrawing may lose current or future aid eligibility, may owe repayment, and will have a Return of Title IV Funds calculated at semester's end based on their last date of attendance as determined by faculty.

Non-Attendance in Courses

If it is determined that a student has never attended course(s), a reduction of some or all financial aid may be necessary. At the time the office determines a non-successful grade, faculty will be contacted to confirm a last date of educational activity. A non-response from faculty requires the Office of Financial Aid and Scholarships to assume the student has never attended course(s).

Once a determination of earned Federal financial aid is determined, the Office of Financial Aid and Scholarships will notify each effected withdrawn student of eligibility.

- Eligible State of Michigan funds are calculated based on a formula provided by the Michigan Student Scholarships and Grants Office.
- University funds will be reduced if a refund would be generated from these funds.

- Loans disbursed in excess of eligibility are due based on the terms and conditions outlined in the promissory note(s). Most Direct Loan borrowers will enter repayment six months after withdrawal—unless they begin classes on a half-time basis (6 credits undergraduate/4 credits graduate) before the end of their six month grace period.

It is important to realize that a key component of satisfactory academic progress is course completion. A total withdrawal contributes no completed credits to an academic transcript. Absence of course completion during a term could be viewed negatively in positive progress towards degree completion. Questions and concerns should be directed to the Office of Financial Aid and Scholarships at (313) 593-5300. The Office of Financial Aid and Scholarships encourages all students to meet their academic advisor and to take advantage of the resources offered in the Counseling and Support Services Office.



Reapply for Financial Aid Each Year

- Complete your FAFSA every year
- Maintain the conditions outlined in your terms and conditions for institutional scholarships and grants
- Participate in your courses
- Maintain proper enrollment levels for disbursement



Contact Us

Contact the Office of Financial Aid for consumer information regarding financial assistance and the institution: umdearborn.edu/financial-aid/consumer-information.

Through our One-Stop, we provide a centralized student-facing hub for services that support you on your path to graduation. Our team is ready to respond to important questions you may have in regard to your registration, student account, and financial aid. Our team of professional staff excels at helping students and families navigate university policies and processes so that students can focus on their educational goals! We provide multiple ways for you to work with us and look forward to helping you!

You can also email us at umd-ask-ofa@umich.edu, or [schedule an appointment](#) with a Financial Aid Advisor to discuss your options.

In-Person/Walk-in:

James C. Renick University Center
Monday-Friday | 8:00 a.m. - 5:00 p.m.

Virtual Front Desk:

Monday-Friday
9:00 a.m. - 12:00 p.m. | 2:00 p.m. - 4:00 p.m.

Phone:

313-593-5300
Monday-Friday | 8:00 a.m. - 5:00 p.m.



Office of Financial Aid and Scholarships

James C. Renick University Center
4901 Evergreen Road, Dearborn, MI 48128

[View on Map](#)

University of Michigan–Dearborn was founded in 1959 and is today a top–ranked university with more than 8,000 students pursuing more than 100 undergraduate and graduate degrees across four colleges. UM–Dearborn is a practice–based university dedicated to opening the door to accessible higher education for all students while equipping them with applied knowledge and skills to excel and innovate in their chosen fields and make lasting impact in their communities, Michigan and the world.

Senior Officers

Gabriella Scarlatta, Interim Chancellor

Ghassan Kridli, Interim Provost and Chief Academic Officer

Bryan Dadey, Vice Chancellor for Business Affairs

Carrie Shumaker, Vice Chancellor for Information Technology
and Chief Strategy Officer

Casandra Ulbrich, Vice Chancellor for Institutional
Advancement

Academic Deans

Frédéric Brunel, College of Business

Dagmar Budikova, College of Arts, Sciences, and Letters

Armen Zakarian, College of Engineering and Computer Science

Ann Lampkin–Williams, College of Education, Health, and
Human Services

Regents of the University of Michigan

Jordan B. Acker, Huntington Woods

Michael J. Behm, Grand Blanc

Mark J. Bernstein, Ann Arbor

Paul W. Brown, Ann Arbor

Sarah Hubbard, Okemos

Denise Ilitch, Bingham Farms

Carl J. Meyers, Dearborn

Katherine E. White, Ann Arbor

Domenico Grasso (interim), Ann Arbor, ex officio

UM–Dearborn Nondiscrimination Policy Statement

The University of Michigan, including the Ann Arbor, Dearborn, Flint campuses as well as Michigan Medicine, as an equal opportunity employer, complies with all applicable federal and state laws regarding nondiscrimination. The University of Michigan is committed to a policy of equal opportunity for all persons and does not discriminate on the basis of race, color, national origin, age, marital status, sex, sexual orientation, gender identity, gender expression, disability, religion, height, weight, or veteran status in employment, educational programs and activities, and admissions. Inquiries or complaints may be addressed to:

Equity, Civil Rights and Title IX Office (ECRT)

1070 Social Sciences Building
Dearborn, Michigan 48128–2405
313–436–9194
ECRT-Dearborn@umich.edu

Title IX Notice

Sex discrimination is prohibited by federal law through Title IX of the Education Amendments of 1972. The University of Michigan does not discriminate on the basis of sex in the education programs or activities that it operates, including admissions and employment. Title IX also prohibits retaliation against reporters of sex discrimination, including reports of sex discrimination against administrators and other employees, and the University of Michigan will investigate alleged retaliation for participation in the Title IX process. Inquiries concerning the application of Title IX may be made to the Title IX Coordinator and/or the Assistant Secretary of the United States Department of Education. Reports of sex discrimination, including sexual harassment, may be made to the Title IX Coordinator at any time at the contact information above.