

HOW TO APPLY FOR FINANCIAL AID

Most assistance is committed at a certain time of the year, so be mindful of application dates. Dates assume entrance for the fall semester.

Freshmen and Transfer Students

1. After October 1, preceding Fall enrollment, complete the Free Application for Federal Student Aid (FAFSA). Students must apply online at studentaid.gov (<https://studentaid.gov/>) with the student and parent (if applicable) FSA IDs. Release the FAFSA information to the University of Michigan-Dearborn by entering our Federal Title IV School Code 002326. Students and parents should use their Federal Income Tax Returns (Form 1040), W-2s, and any statements of income to complete the FAFSA. FAFSA results received in the Office of Financial Aid & Scholarships (OFAS) by the recommended priority deadline will receive first-priority consideration for funds.
2. Upon review of your FAFSA, the Federal Processor will provide you with a Student Aid Report (SAR). The Federal Processor will forward an electronic SAR to the email address you provided on the FAFSA. The OFAS will receive your information electronically (assuming you have released the information to UM-Dearborn as described in #1 above).

Continuing Students

Students currently enrolled must apply every year at studentaid.gov (<https://studentaid.gov/>) after October 1 preceding fall enrollment. Applications must be received in the Office of Financial Aid & Scholarships by March 1st to receive priority consideration for funds.

Summer

Summer is a separate processing period. Applications for Summer aid are available in late March/early April. Funding for the Summer term(s) is dependent upon funding levels used for the award year.

Reminders

1. Financial aid applications are processed only after a student has been admitted, but students need not wait until they are admitted to apply for financial aid.
2. Applications submitted after the stated dates will be considered, subject to the availability of funds, but notification may not come until after the term has begun.
3. Students must re-apply for financial aid each year.
4. All correspondence and documents must include the student's legal name and UMID number.

Award Notification

New Students

Incoming students are notified via U.S. mail that they have an electronic aid offer available that has been emailed to them.

Current/Returning Students

Students are encouraged to regularly check their UM-Dearborn Email account and access the Financial Aid & Scholarship Self-Service Portal for award notification and other communication from the Office of Financial Aid & Scholarships. Email communication sent to students' UM-

Dearborn Email addresses directs students to recent notices or activity on the Financial Aid & Scholarship Self-Service Portal.

Additive Credit

Additive credits courses do not count toward any degree requirements. For financial aid purposes, only additive credit courses that are academic and developmental/remedial in nature will be considered. Please contact our office for more information.

Award Procedures

All financial aid awards are made in accordance with three criteria: *demonstrated financial need*, the student's ability to maintain *satisfactory academic progress*, and *availability of funds*. Completed files are processed on a first-come, first-served basis. A financial aid file is complete only after the following documents or information have been received:

- A completed FAFSA on file with the U.S. Department of Education. The processed FAFSA must be valid and have the University of Michigan-Dearborn school code (002326) listed so that OFAS can obtain the results electronically.
- The submission of all other information requested by the Office of Financial Aid & Scholarships (required prior to disbursement of federal aid), including verification documents if necessary.

Once a student's financial aid file has been reviewed and deemed complete by a financial aid counselor, a financial aid package will be processed and an award notification will be mailed or Emailed to the student. **The initial financial aid package will be based on the assumed full-time status for the fall and winter semesters. Awards will be adjusted to actual enrollment.** Financial aid awards can be viewed on the Financial Aid & Scholarship Self-Service Portal.

Repeating Coursework

Federal financial aid programs can only pay for one repeat of a passed course (passed meaning grade "D" or higher). For example, if a student enrolls and earns a grade of "D" in a course, the student's enrollment status for financial aid will include that course attempt. If a student enrolls a second time in the same course, the course will be included in the student's enrollment status for financial aid. If the student enrolls for a third time, financial aid will not include the course in the student's eligibility for aid. When a course is repeated, the previous enrollment is deducted from the calculation of successfully completed courses; therefore, this will lower your Cumulative Completion Rate.

The University of Michigan-Dearborn may allow a successfully-completed course to be repeated beyond financial aid limitations. Only the last grade received is counted in the CGPA.