

# HOW TO APPLY FOR FINANCIAL AID

## File a FAFSA (Free Application for Federal Student Aid)

To apply for federal student aid for the fall 2025, winter 2026, and spring/summer 2026 semesters, you'll need to complete the 2025-26 FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa/>).

Filing the FAFSA yearly is crucial to receiving federal student loans and being considered for various scholarships. Our Federal School Code is 002326.

All correspondence and documents must include the student's legal name and UMID number.

## Scholarships

Learn More about the scholarships offered upon admission here (<https://umdearborn.edu/one-stop/financial-aid/types-aid/scholarships/graduate-domestic-international-students/>).

Scholarship Universe (<https://umdearborn.scholarshipuniverse.com/public/>) is our online platform that connects students with internal and external scholarship opportunities. Admitted and Current students can log into the platform to search and apply for scholarships.

## Summer Financial Aid

Summer is a separate processing period. Applications for Summer aid are available in late March/early April. More information can be found on our Summer Aid Webpage (<https://umdearborn.edu/one-stop/financial-aid/applying-aid/summer-aid/>).

## Electronic Consent

To comply with federal regulations, we require voluntary consent from enrolled 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.

More information about the Electronic consent process can be found on our webpage (<https://umdearborn.edu/one-stop/financial-aid/consumer-information/student-rights-and-responsibilities/>).

## Award Notification

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

The initial financial aid offer will be based on assumed full-time enrollment for the Fall and Winter semesters. Financial aid awards can be viewed on the Financial Aid & Scholarship Self-Service Portal.

## Disbursement of Financial Aid Funds

Financial aid funds are applied to your student account balance at the beginning of each semester you meet all of the requirements (<https://umdearborn.edu/one-stop/financial-aid/accepting-and-receiving-aid/receiving-aid/>) for.

## Additive Credit

Additive credits courses do not count toward any degree requirements. Below is the list of courses and their financial aid eligibility:

FA Eligible: BI 350,450,470 AND 500; LIBS 395; CIS 299,399, AND 499; ENGR 399

Ineligible for FA: ECE 299,399,499; IMSE 299,399,499; ME 299,399,499

## Repeating Coursework

A student can receive federal financial aid a maximum of two times if they have passed a course. Repeat coursework may impact a student's Satisfactory Academic Progress. A course from which a student withdraws is not a repetition of a previously passed course. The University of Michigan-Dearborn may allow a completed course to be repeated beyond financial aid limitations. Only the last grade received is counted in the CGPA.