

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 FAFSA Submission Summary (FSS). The Federal Processor will forward an electronic FSS 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.

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.

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

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 (<https://umdearborn.edu/financial-aid/publications-and-policies/forms/>).

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 offers 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

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 does not count as a repetition of a previously passed course. 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.