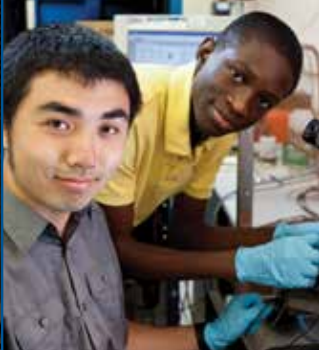


**YOU CAN
GO BLUE!**



**UNIVERSITY OF
MICHIGAN**



OUR COMMITMENT TO IN-STATE STUDENTS

Many students and their families across our state are concerned about the rising cost of college. Before you make any major decisions about your future, we want to make sure that you know about your many options at the University of Michigan.

U-M's mission as a public university remains truer than ever. We are working hard to keep higher education affordable and accessible — especially for residents of the State of Michigan.

Making Michigan an Affordable Choice

For many families, the published price of tuition is not the cost that they will be expected to pay. U-M is the only public university in Michigan to cover 100 percent of demonstrated financial need of in-state students.* Our high student retention and graduation rates — the best among all Michigan colleges and universities — makes U-M an exceptional value for these families.

* You must apply by the deadline and accept all of the aid that we offer. Demonstrated financial need is determined after you fill out the Free Application for Federal Student Aid (FAFSA) and the CSS Financial Aid PROFILE.



COMMON MYTHS ABOUT U-M'S AFFORDABILITY

Figuring out how to pay for college can be confusing and intimidating for students and their families. Below we directly address some common misconceptions about U-M's affordability and financial aid to help clarify what funding opportunities are available for in-state students.

Myth 1: U-M is one of the most expensive colleges in Michigan.

FACT:

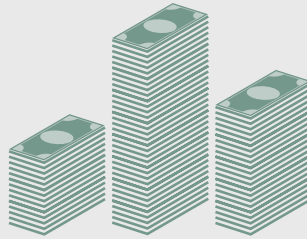


U-M is the only public university in the state that covers 100 percent of demonstrated financial need* of students from Michigan (if you apply by the deadline and accept all of the aid that we offer).

*The difference between U-M's total cost of attendance and your expected family contribution. The EFC is determined when you fill out the Free Application for Federal Student Aid (FAFSA) and the CSS Financial Aid PROFILE.

\$190.5M

in financial aid



U-M often costs **LESS** than smaller, local colleges because it offers generous aid packages. In 2015–2016, more than \$190.5 million was awarded to in-state students.

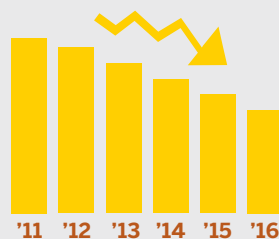
Myth 2: The cost to attend U-M keeps rising.

FACT:



U-M has one of the **SLOWEST RATES OF GROWTH IN COSTS** in the U.S.

Source: U.S. Department of Education



IT COSTS LESS to attend U-M than it did five years ago for many in-state undergraduate students who receive need-based aid.

Sources: U.S. Department of Education; U-M, Office of Financial Aid

TYPES OF FINANCIAL AID

- **Grants:** Gift aid that **does not** need to be repaid.
- **Scholarships:** Gift awards based on academic achievements, specific talents, financial need or other criteria that **do not** need to be repaid.
- **Work-Study Employment:** Wages that are earned through part-time employment for the amount awarded.
- **Loans:** Funds that need to be repaid, with interest, after you are no longer a student.

Myth 3: Hardly anyone gets financial aid at U-M; only wealthy students go there.

FACT:

70%

of undergraduate students from the State of Michigan receive some form of financial aid



23.6%

of in-state freshmen come from families that earn **LESS THAN \$60,000/YEAR**

Myth 4: Most middle-class families do not qualify for need-based aid.

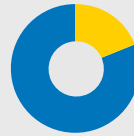
FACT: ON AVERAGE, STUDENTS FROM A FAMILY WITH:



A HOUSEHOLD INCOME BETWEEN **\$80,000–\$100,000**



RECEIVE U-M GRANTS THAT COVER



81%
OF THEIR TUITION

(And many of them also get additional scholarship aid.)

Myth 5: If I use financial aid, I will graduate with major debt.

FACT: U-M HAS INCREASED GRANT CONTRIBUTIONS EACH YEAR, HELPING REDUCE THE NEED FOR STUDENTS TO BORROW.



\$23,438*

About 57% of our in-state undergraduate students graduate with debt, and that debt is on average \$23,438.*




*Equal to the cost of a new car

FAMILY PROFILES

How much will it really cost to attend U-M? While we can provide general numbers and averages, these profiles reflecting the total costs for the 2015–2016 school year illustrate how every family situation is unique when considering financial aid. In addition to the aid noted in these profiles, many U-M students also receive scholarships from private donors or U-M schools and colleges, which improves the quality of their aid package by reducing the need to borrow funds or to work.

The U-M Net Price Calculator offers an individualized estimate of your financial aid. Visit npc.collegeboard.org/student/app/umich to try out the tool.

FAMILY 1: GENEROUS U-M GIFT AID



- STUDENT FIRST IN FAMILY TO ATTEND COLLEGE
- FRESHMAN
- STUDYING IN THE SCHOOL OF NURSING



FROM WARREN

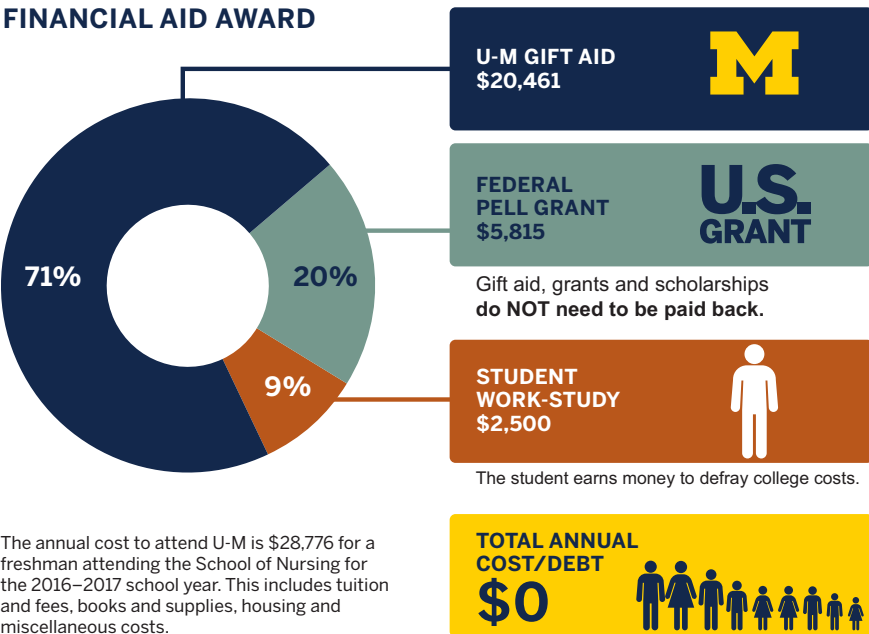


FAMILY OF NINE, TWO-PARENT HOUSEHOLD



\$15,864 HOUSEHOLD INCOME (SOCIAL SECURITY)

FINANCIAL AID AWARD



The annual cost to attend U-M is \$28,776 for a freshman attending the School of Nursing for the 2016–2017 school year. This includes tuition and fees, books and supplies, housing and miscellaneous costs.

FAMILY 2: MAKING DREAMS COME TRUE



- FRESHMAN
- STUDYING LANGUAGES IN THE HONORS COLLEGE



FROM WILLIAMSTON



TWO PARENTS
ONE YOUNGER
SIBLING

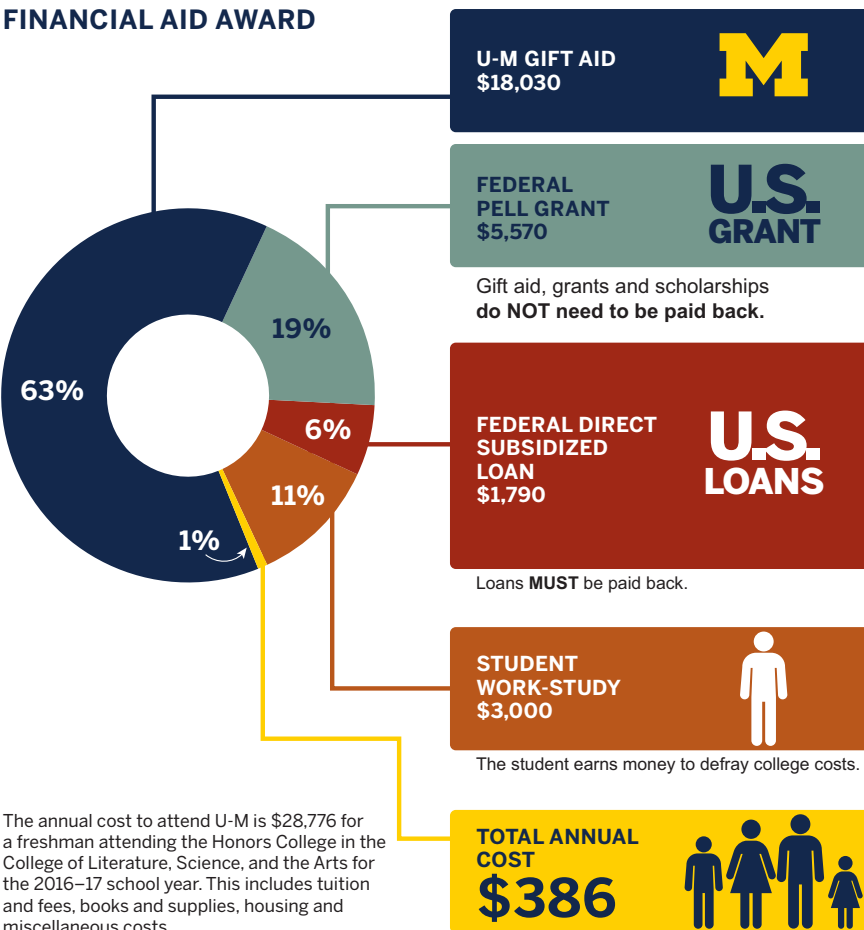


\$34,179
HOUSEHOLD
INCOME



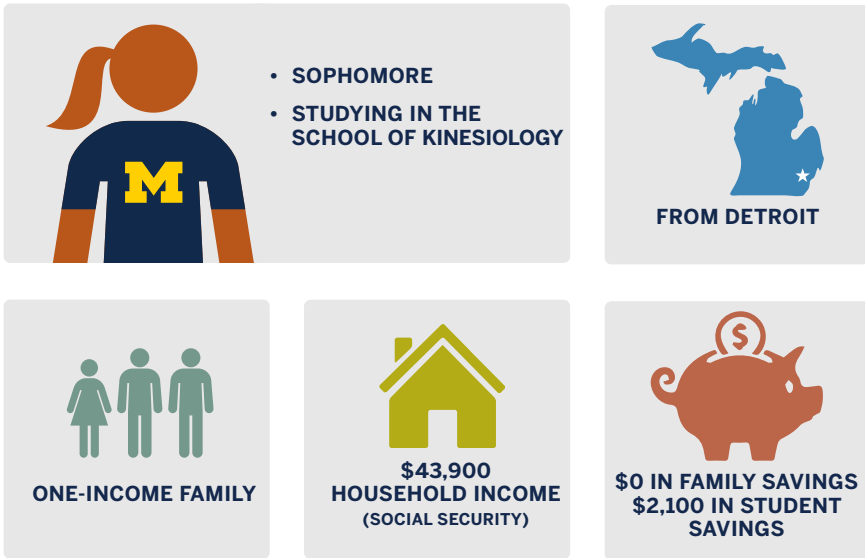
\$60,000 IN
FAMILY SAVINGS

FINANCIAL AID AWARD

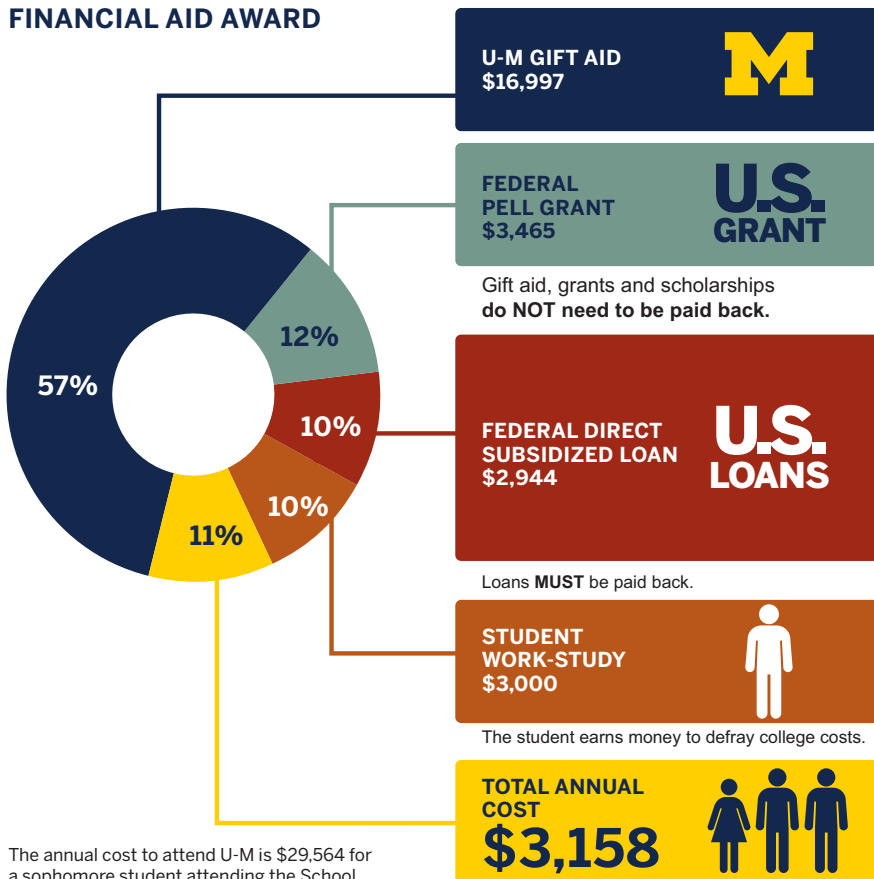


The annual cost to attend U-M is \$28,776 for a freshman attending the Honors College in the College of Literature, Science, and the Arts for the 2016–17 school year. This includes tuition and fees, books and supplies, housing and miscellaneous costs.


FAMILY 3: GRANTS PAY FOR 70% OF TOTAL EDUCATION



FINANCIAL AID AWARD



FAMILY 4: LOOKING TO THE FUTURE



- SOPHOMORE
- STUDYING IN THE COLLEGE OF ENGINEERING
- TWO CHILDREN IN FAMILY ATTENDING COLLEGE




FROM MARQUETTE



FAMILY OF FOUR:
MOM WORKS,
DAD RECEIVES
DISABILITY INCOME

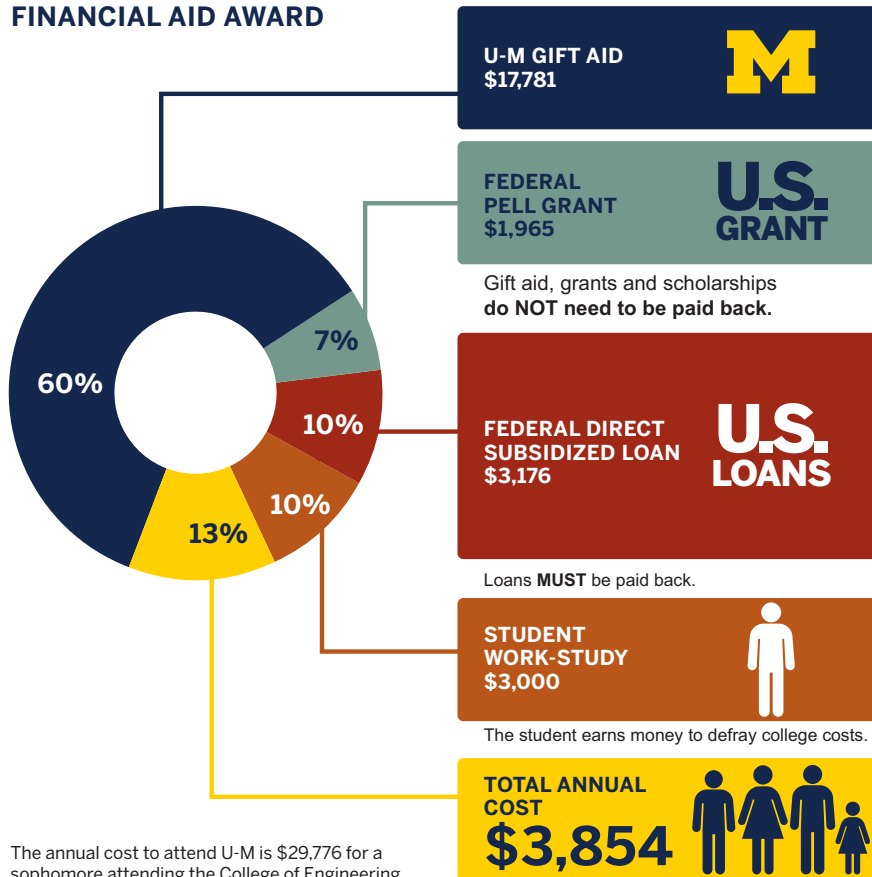


\$70,000
HOUSEHOLD
INCOME



\$12,000
IN SAVINGS

FINANCIAL AID AWARD



The annual cost to attend U-M is \$29,776 for a sophomore attending the College of Engineering for the 2016–2017 school year. This includes tuition and fees, books and supplies, housing and miscellaneous costs.

THE VALUE OF A MICHIGAN DEGREE

RATED

#1

U.S. PUBLIC UNIVERSITY
2016 QS WORLD
UNIVERSITY RANKINGS


Attending college is an investment that can make a tremendous impact on your future. The lifetime earning gap between high school and college grads continues to widen as the economy changes. For most young people, earning a college degree has become the best way to prepare for meaningful careers with a promising future. While looking at schools, you should keep in mind both the total costs for your family and the overall long-term value of a degree from that college.

A world-class opportunity in your own backyard

Michigan is considered one of the world's top universities. The amazing resources and opportunities available at U-M attract exceptional faculty and students from every state and 118 countries.

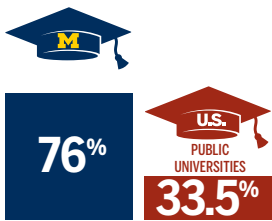
When you graduate from U-M, you become part of one of the largest and most successful alumni networks — more than 575,000 strong — connecting you to many career and social opportunities beyond campus. Having a degree from a reputable school also allows U-M graduates to earn \$600,000+ more in a lifetime than high-achieving high school graduates.

MORE THAN
575,000
LIVING ALUMNI
WORLDWIDE

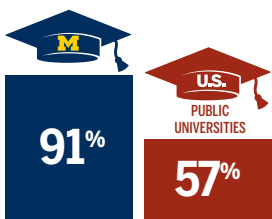


Once you become part of the U-M campus community, you'll also have **access to supportive networks and resources** that ensure you graduate with your dream degree.

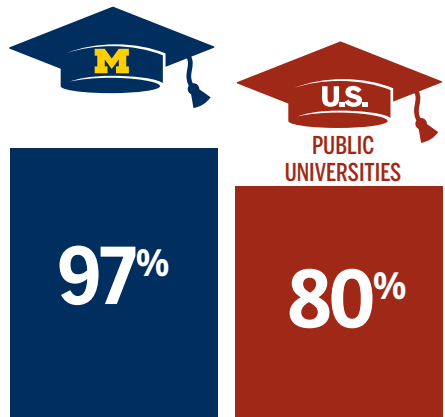
FOUR-YEAR GRADUATION RATES



SIX-YEAR GRADUATION RATES



FRESHMAN RETENTION RATE



PERCENTAGE OF STUDENTS WHO RETURN FOR SOPHOMORE YEAR
Source: U.S. Department of Education

OF NOTE

The University of Michigan is one of the world's top universities, and it's an affordable opportunity right here in your home state. We encourage you to explore and understand all of your financial aid options — U-M could be the right choice for you. There are many resources available to help you cover your costs, and it's never too early to start learning about them.

No matter your grade in school, our admissions staff and financial aid counselors are available to answer your questions and to get you started on your journey to become a Wolverine. We're here to help you Go Blue!

Next Steps in your Senior Year:

Step I: Apply to U-M

You can start your application August 1. When you apply for admission to U-M, this also serves as your application for most merit scholarships. There are no additional forms to fill out. We recommend applying by our **November 1** Early Action deadline (**December 1** for the School of Music, Theatre & Dance) for the most competitive merit scholarship consideration. You can start your application at:

<https://apply.commonapp.org/login>

We may be able to waive your application fee. Make a request on the Common Application, or call 734-764-7433 for details.

Step II: Apply for Financial Aid

U-M uses information provided on both the CSS/Financial Aid PROFILE and the Free Application for Federal Student Aid (FAFSA) to determine your eligibility for need-based financial aid. This will help you figure out the amount that you and your family will need to pay for your education. You can fill out your applications on these websites:

CSS/Financial Aid PROFILE:

<http://student.collegeboard.org/css-financial-aid-profile>

Complete your PROFILE to be considered for all need-based University grants and scholarships. The PROFILE is available each year after **October 1**. List University of Michigan-Ann Arbor, CSS Code 1839.

Free Application for Federal Student Aid (FAFSA):

<https://fafsa.ed.gov>

Complete the FAFSA online as soon as possible after **October 1** to be considered for all need-based and non-need-based federal loans and work-study, as well as federal and state need-based grants and scholarships. List the University of Michigan-Ann Arbor, Federal School Code 002325.

Complete both of these by the priority deadline of April 30 or earlier if you want to receive an aid offer before May 1. You do not need to be admitted to apply for financial aid.



Investing in a U-M education can provide you a bright future with many rewards.
Please do not hesitate to contact us for help or more information.

admissions.umich.edu/affordability

U-M Office of Undergraduate Admissions

admissions.umich.edu • (734) 764-7433

U-M Office of Financial Aid

finaid.umich.edu • (734) 763-6600

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