



## Financial Aid Information for MSW Students

### Financial Aid Award Process

Master of Social Work students often fund their education through a combination of sources including need and merit-based grants and scholarships from the U-M School of Social Work (SSW), federal loans (Direct Unsubsidized Loans), work-study awards, and personal funding. Review the information below for details on how funding is awarded to incoming students based upon the curriculum schedule they are following.

Feel free to review federal funding (loans and work-study) eligibility at [studentaid.gov/understand-aid/eligibility/requirements](https://studentaid.gov/understand-aid/eligibility/requirements)

### Online Full-Time MSW Program

#### **Need and Merit-Based Grants and Scholarships**

Admitted students who have submitted a SSW financial aid application will receive an award letter via email including the need and/or merit-based grants and scholarships awarded to them from the SSW for all terms of expected enrollment.

Students with demonstrated need will be eligible for grant and scholarship aid (amount to be determined based on application) for three terms of expected enrollment. Students must inform the School if they are eligible for tuition assistance or reimbursement by a governmental or private entity, which may reduce SSW financial aid awards.

View MSW Tuition & Student Budget information at [sww.umich.edu/admissions/msw/tuition/online](https://sww.umich.edu/admissions/msw/tuition/online).

**Please note: The majority of SSW grant and scholarship aid is need-based and awarded to students when they enter the MSW program. In order to be eligible for need-based grants and scholarships, students are required to complete the [Free Application for Federal Student Aid \(FAFSA\)](#).**

#### **Federal Direct Loans & Work-Study**

- The University of Michigan Office of Financial Aid (OFA) will review submitted [Free Application for Federal Student Aid \(FAFSA\)](#) applications for eligible students who have been admitted to the School of Social Work. Note that the 2026-2027 FAFSA will be available on or before December 1, 2025 and covers Fall 2026, Winter 2027, and Spring-Summer 2027. OFA will send Federal Direct Unsubsidized Loans (maximum: \$10,250/term) & Work-Study (typically between \$1,500-\$3,000/term) awards to students (via email) for only the Fall 2026 and Winter 2027 terms. Students enrolled in a spring/summer term will be eligible to receive the Federal Direct Unsubsidized Loans and work-study for the Spring/Summer 2027 term. Students are typically packaged once registration for Spring/Summer courses has occurred.
- **Full-time MSW students typically receive the same Federal Direct Unsubsidized Loan (\$10,250) for every term of enrollment in the program. Work-study is awarded, provided the student has demonstrated financial need as determined by their FAFSA. Students typically receive the same Work-study award (\$1,500-\$3,000) for every term of enrollment in the program unless they have a significant change in their Student Aid Index (SAI) from their FAFSA or if work-study funds are reduced or unavailable. Students must submit a new FAFSA application to determine eligibility for a Federal Direct Unsubsidized Loans & Work-Study for subsequent academic years.**
- Students also may apply for Direct Loans and work-study for subsequent terms while completing their degrees. There are lifetime borrowing limits for Federal Direct Unsubsidized Loans. Students should contact the Office of Financial Aid to inquire about these limits: [financial.aid@umich.edu](mailto:financial.aid@umich.edu) or 734/763-6600.

- Please note: International students, students with DACA status, and undocumented students are not eligible to apply for Federal Direct Loans or Work-Study. Feel free to review eligibility requirements at [studentaid.gov/understand-aid/eligibility/requirements](https://studentaid.gov/understand-aid/eligibility/requirements)

### Online Part-Time MSW Program

#### **Need and Merit-Based Grants and Scholarships**

Admitted students who have submitted a SSW financial aid application will receive an award letter via email including the need and/or merit-based grants and scholarships awarded to them from the SSW for all terms of enrollment.

Students with demonstrated need will be eligible for grant and scholarship aid (amount to be determined based on application) for the first four terms of enrollment. Students will also be eligible for an MSW tuition award for the final three terms of enrollment. Students eligible for a tuition reimbursement cannot also receive the tuition award in the same term. Students must inform the School if they are eligible for tuition assistance or reimbursement by a governmental or private entity. Note that this would reduce the tuition award for the term(s) in which the tuition reimbursement was received. Students eligible for the NR-OL MSW Tuition Award must note that this award is based on estimated tuition/fees and may change.

For additional information regarding the tuition offset grant, visit our MSW Tuition & Student Budget at [ssw.umich.edu/admissions/msw/tuition/online](https://ssw.umich.edu/admissions/msw/tuition/online).

**Please note: The majority of SSW grant and scholarship aid is need-based and awarded to students when they enter the MSW program. In order to be eligible for need-based grants and scholarships, students are required to complete the [Free Application for Federal Student Aid \(FAFSA\)](#).**

#### **Federal Direct Loans & Work-Study**

- The University of Michigan Office of Financial Aid (OFA) will review submitted [Free Application for Federal Student Aid \(FAFSA\)](#) applications for eligible students who have been admitted to the School of Social Work. Note that the 2026-2027 FAFSA covers Fall 2026, Winter 2027, and Spring-Summer 2027. OFA will send Federal Direct Loans (maximum: \$10,250/term) & Work-Study (typically between \$1,500-\$3,000/term) awards to students (via email) for only the Fall 2026 and Winter 2027 terms. Online part-time students are eligible to receive a Federal Direct Loan and work-study for the Spring/Summer 2027 as well. Students are typically packaged once registration for Spring/Summer courses has occurred. Students must submit a new FAFSA application to determine eligibility for the Federal Direct Loan & Work-Study for subsequent academic years.
- **Part-time MSW students will receive a prorated Federal Direct Unsubsidized Loan determined by credit enrollment each semester. Work-study is awarded, provided the student has demonstrated financial need as determined by their FAFSA. Students are typically awarded \$1,500-\$3,000 in work-study for every term of enrollment in the program unless they have a significant change in their Student Aid Index (SAI) from their FAFSA or if work-study funds are reduced or unavailable. Students must submit a new FAFSA application to determine eligibility for the Federal Direct Unsubsidized Loan & Work-Study for subsequent academic years.**
- **Part-time students must be registered for a minimum of four (4) credits in a given semester in order to be eligible for federal funding.**
- Students also may apply for Direct Loans and work-study for subsequent semesters while completing their degrees. There are lifetime borrowing limits for Direct Loans. Students should contact the Office of Financial Aid to inquire about these limits: [financial.aid@umich.edu](mailto:financial.aid@umich.edu) or 734/763-6600.

### On Campus MSW: 16-Month Program

#### **Need and Merit-Based Grants and Scholarships**

Admitted students who have submitted an SSW financial aid application will receive an award letter via email including the need and/or merit-based grants and scholarships awarded to them from the -SSW for **all** terms of enrollment: Fall 2026, Winter 2027, Spring/Summer 2027, and Fall 2027.

Please note: The majority of SSW grant and scholarship aid is need-based and awarded to students when they enter the MSW program. In order to be eligible for need-based grants and scholarships, students are required to complete the [Free Application for Federal Student Aid \(FAFSA\)](#).

### Special Scholarship Programs

- **Applying at the Time of Application**

If MSW students have applied for special programs, they will receive a separate decision letter for each program to inform them if they have been selected, waitlisted, or denied. Please note that grant and scholarship aid and individual special program letters may come at different times. If students are selected for a special program, they will receive a financial aid award letter listing all of the terms of enrollment and the amount of scholarship funding awarded for each term in the MSW program. If students are selected for more than one program, they will receive a financial aid letter that shows the different funding options available to them. Students must inform the School of the special program they are selecting.

- **Applying After MSW Application is Submitted**

Special programs will accept applications until **March 1<sup>st</sup>**. If you would like to apply for a special program, contact the SSW Office of Student Services and Enrollment Management at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu).

### Federal Direct Loans & Work-Study

- The University of Michigan Office of Financial Aid (OFA) will review submitted [Free Application for Federal Student Aid \(FAFSA\)](#) applications for eligible students (U.S. citizenship or [eligible noncitizen status](#) required) who have been admitted to the School of Social Work. Note that the 2026 -2027 FAFSA covers Fall 2026, Winter 2027, and Spring-Summer 2027. OFA will send a Federal Direct Loan (maximum:\$10,250/term) & Work-Study (typically between \$1,500-\$3,000/term) award to students via email for *only the Fall 2026 and Winter 2027 terms*. Students in the 16-month program are eligible to receive Federal Direct Loans and work- study for the Spring/Summer 2027 as well. Students are typically packaged once registration for Spring/Summer courses has occurred. Students must submit a new FAFSA application to determine eligibility for Federal Direct Loans & Work-Study for subsequent academic years.
- **MSW students typically receive the same Federal Direct Loan (\$10,250) for every term of enrollment in the program. Work-study is awarded, provided the student has demonstrated financial need as determined by their FAFSA. Students typically receive the same Work-study award (\$1,500-\$3,000) for every term of enrollment in the program unless they have a significant change in their Student Aid Index (SAI) on the FAFSA application or if work-study funds are reduced or unavailable.**
- Students also may apply for Direct Loans and work-study for subsequent terms while completing their degrees. There are lifetime borrowing limits for Federal Direct Unsubsidized Loans. Students should contact the Office of Financial Aid to inquire about these limits: [financial.aid@umich.edu](mailto:financial.aid@umich.edu) or 734/763-6600.

### **On Campus MSW: 20-Month Program**

#### Need and Merit-Based Grants and Scholarships

Admitted students who have submitted an SSW financial aid application will receive an award letter via email including the need and/or merit-based grants and scholarships awarded to them from the SSW for **all** terms of enrollment: Fall 2026, Winter 2027, Fall 2027, Winter 2028.

Please note: The majority of SSW grant and scholarship aid is need-based and awarded to students when they enter the MSW program. In order to be eligible for need-based grants and scholarships, students are required to complete the [Free Application for Federal Student Aid \(FAFSA\)](#).

### Special Scholarship Programs

- **Applying at the Time of Application**

If MSW students have applied for special programs, they will receive a separate decision letter for each program to inform them if they have been selected, waitlisted, or denied. Please note that grant and scholarship aid and

individual special program letters may come at different times. If students are selected for a special program, they will receive a financial aid award letter listing all of the terms of enrollment and the amount of scholarship funding awarded for each term in the MSW program. If students are selected for more than one program, they will receive a financial aid letter that shows the different funding options available to them. Students must inform the School of the special program they are selecting.

- **Applying After MSW Application is Submitted**

Special programs will accept applications until **March 1<sup>st</sup>**. If you would like to apply for a special program, contact the SSW Office of Student Services and Enrollment Management at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu).

- **Please note: Students in the 20-month program will need to change to the 16-month program in order to participate in most special scholarship programs.**

### **Federal Direct Loans & Work-Study**

The University of Michigan Office of Financial Aid (OFA) will review submitted [Free Application for Federal Student Aid \(FAFSA\)](#) applications for eligible students (U.S. citizenship or [eligible noncitizen status](#) required) who have been admitted to the School of Social Work. OFA will send a Federal Direct Loan (maximum: \$10,250/term) & Work-Study (typically between \$1,500-\$3,000/term) award to students via email for only the Fall 2026 and Winter 2027 terms. Students in the 20-month program are eligible to receive the Federal Direct Loans and work-study for the Fall 2027 and Winter 2028 terms by submitting a new FAFSA application to determine eligibility.

**MSW students typically receive the same Federal Direct Loan (\$10,250) for every term of enrollment in the program. Work-study is awarded, provided the student has demonstrated financial need as determined by their FAFSA. Students typically receive the same Work-study award (\$1,500-\$3,000) for every term of enrollment in the program unless they have a significant change in their Student Aid Index (SAI) on the FAFSA application or if work-study funds are reduced or unavailable.**

**On Campus MSW: 12-Month Program [Advanced Standing / MasterTrack or SW Essentials MSW / U-M Community Action and Social Change + Social Work / U-M Sociology + Social Work/ UM-Dearborn Human Services + Social Work]**

### **Need and Merit-Based Grants and Scholarships**

Admitted students who have submitted an SSW financial aid application will receive an award letter via email including the need and/or merit-based grants and scholarships awarded to them from the SSW for all terms of enrollment: Fall 2026, Winter 2027 and Spring/Summer 2027.

**Please note: The majority of SSW grant and scholarship aid is need-based and awarded to students when they enter the MSW program. In order to be eligible for need-based grants and scholarships, students are required to complete the [Free Application for Federal Student Aid \(FAFSA\)](#).**

### **Special Scholarship Programs**

- **Applying at the Time of Application**

If MSW students have applied for special programs, they will receive a separate decision letter for each program to inform them if they have been selected, waitlisted, or denied. Please note that grant and scholarship aid and individual special program letters may come at different times. If students are selected for a special program, they will receive a financial aid award letter listing all terms of enrollment and the amount of scholarship funding awarded for each term in the MSW program. If students are selected for more than one program, they will receive a financial aid letter that shows the different funding options available to them. Students must inform the School of the special program they are selecting.

- **Applying After MSW Application is Submitted**

Special programs will accept applications until **March 1<sup>st</sup>**. If you would like to apply for a special program, contact the SSW Office of Student Services and Enrollment Management at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu).

### **Federal Direct Loans & Work-Study**

The University of Michigan Office of Financial Aid (OFA) will review submitted [Free Application for Federal Student Aid](#)

[\(FAFSA\)](#) applications for eligible students (U.S. citizenship or [eligible noncitizen status](#) required) who have been admitted to the School of Social Work. OFA will send a Federal Direct Loan (maximum: \$10,250/term) & Work-Study (typically between \$1,500-\$3,000/term) award to students via email for only the Fall 2026 and Winter 2027 terms. Students in a 12-month program are eligible to receive Federal Direct Loans and work-study for Spring/Summer 2027 term. Students are typically packaged once registration for Spring/Summer courses has occurred.

**MSW students typically receive the same Federal Direct Loan (\$10,250) for every term of enrollment in the program. Work-study is awarded, provided the student has demonstrated financial need as determined by their FAFSA. Students typically receive the same Work-study award (\$1,500-\$3,000) for every term of enrollment in the program unless they have a significant change in their Student Aid Index (SAI) on the FAFSA application or if work-study funds are reduced or unavailable.**

### On Campus MSW: Dual Degree, Masters International Volunteer Program

#### Need and Merit-Based Grants and Scholarships

Students completing the MSW program with one of these curriculum schedules should apply for SSW need and merit-based funding at the time of application. The SSW may need to discuss the specific program plan with the student before funding can be awarded. Award amounts and the terms that funds are awarded may change in conjunction with the student's program plan.

**Please note: The majority of SSW grant and scholarship aid is need-based and awarded to students when they enter the MSW program. In order to be eligible for need-based grants and scholarships, students are required to complete the [Free Application for Federal Student Aid \(FAFSA\)](#). Dual degree students are typically only eligible for three (3) terms of SSW aid.**

#### Special Scholarship Programs

- **Applying at the Time of Application**

If MSW students have applied for special programs, they will receive a separate decision letter for each program to inform them if they have been selected, waitlisted, or denied. Please note that grant and scholarship aid and individual special program letters may come at different times. If students are selected for a special program, they will receive a financial aid award letter listing all of the terms of enrollment and the amount of scholarship funding awarded for each term in the MSW program. If students are selected for more than one program, they will receive a financial aid letter that shows the different funding options available to them. Students must inform the School of the special program they are selecting.

- **Applying After MSW Application is Submitted**

Special programs will accept applications until **March 1<sup>st</sup>**. If you would like to apply for a special program, contact the SSW Office of Student Services and Enrollment Management at [sww.msw.info@umich.edu](mailto:sww.msw.info@umich.edu).

**Please note: MSW/MPH students are not eligible for special programs.**

#### Federal Direct Loans & Work-Study

The University of Michigan Office of Financial Aid (OFA) will review submitted [Free Application for Federal Student Aid \(FAFSA\)](#) applications for eligible students (U.S. citizenship or [eligible noncitizen status](#) required) who have been admitted to the School of Social Work. Note that the 2026-2027 FAFSA covers Fall 2026, Winter 2027, and Spring-Summer 2027. OFA will send a Federal Direct Loan (maximum: \$10,250/term\*) & Work-Study (typically between \$1,500-\$3,000/term) award to students via email for only the Fall 2026 and Winter 2027 terms. Students are eligible to receive Federal Direct Loans and work-study for the Spring/Summer 2027 as well. Students are typically packaged once registration for Spring/Summer courses has occurred. Students must submit a new FAFSA application to determine eligibility for Federal Direct Loans & Work-Study for subsequent academic years.

**MSW students typically receive the same Federal Direct Loan (\$10,250) for every term of enrollment. Work-study is awarded, provided the student has demonstrated financial need as determined by their FAFSA. Students typically receive the same Work-study award (\$1,500-\$3,000) for every term of enrollment in the program unless they have**

a significant change in their Student Aid Index (SAI) on the FAFSA application or if work-study funds are reduced or unavailable.

\*Students in the certain dual degree programs may be able to access higher Federal Direct Loans. This is based upon the amount of courses that the student is taking within the other program in a given term.

Students may also apply for a Direct Loan and work-study for subsequent semesters while completing their degrees. There are lifetime borrowing limits for Direct Loans. Students should contact the Office of Financial Aid to inquire about these limits: [financial.aid@umich.edu](mailto:financial.aid@umich.edu) or 734/763-6600.

### On Campus Part-Time MSW Program [45 credit and 60 credit program]

#### **Need and Merit-Based Grants and Scholarships**

Admitted students who have submitted a SSW financial aid application will receive an award letter via email including the need and/or merit-based grants and scholarships awarded to them from the SSW for all terms of enrollment.

Students with demonstrated need will be eligible for grant and scholarship aid (amount to be determined based on application) for the first four or five terms of enrollment. Students will also be eligible for an MSW tuition award for the final three or four terms of enrollment. Students eligible for a tuition reimbursement cannot also receive the tuition award in the same term. Students must inform the School if they are eligible for tuition assistance or reimbursement by a governmental or private entity. Note that this would reduce the tuition award for the term(s) in which the tuition reimbursement was received. Students eligible for the NR-OL MSW Tuition Award must note that this award is based on estimated tuition/fees and may change.

For additional information regarding the tuition offset grant visit our MSW Tuition & Student Budget at [ssw.umich.edu/admissions/msw/tuition](http://ssw.umich.edu/admissions/msw/tuition).

Please note: The majority of SSW grant and scholarship aid is need-based and awarded to students when they enter the MSW program. In order to be eligible for need-based grants and scholarships, students are required to complete the **Free Application for Federal Student Aid (FAFSA)**.

#### **Federal Direct Loans & Work-Study**

- The University of Michigan Office of Financial Aid (OFA) will review [Free Application for Federal Student Aid \(FAFSA\)](#) applications for eligible students (U.S. citizenship or [eligible noncitizen status](#) required) who have been admitted to the School of Social Work. Note that the 2026-2027 FAFSA covers Fall 2026, Winter 2027, and Spring-Summer 2027. OFA will send Federal Direct Loans (maximum: \$10,250/term) & Work-Study (typically between \$1,500-\$3,000/term) awards to students via email for only the Fall 2026 and Winter 2027 terms. Students enrolled in a spring/summer term are eligible to receive Federal Direct Loans and work-study for the Spring/Summer 2027 as well. Students are typically packaged once registration for Spring/Summer courses has occurred. Students must submit a new FAFSA application to determine eligibility for Federal Direct Loans & Work-Study for subsequent academic years.
- **Part-time MSW students will receive a prorated Federal Direct Unsubsidized Loan determined by credit enrollment each semester. Work-study is awarded, provided the student has demonstrated financial need as determined by their FAFSA. Students are typically awarded \$1,500-\$3,000 in work-study for every term of enrollment in the program unless they have a significant change in their Student Aid Index (SAI) from their FAFSA or if work-study funds are reduced or unavailable. Students must submit a new FAFSA application to determine eligibility for the Federal Direct Unsubsidized Loan & Work-Study for subsequent academic years.**
- **Part-time students must be registered for a minimum of four (4) credits in a given semester in order to be eligible for federal funding.**
- Students may also apply for Direct Loans and work-study for subsequent semesters while completing their degrees. There are lifetime borrowing limits for Direct Loans. Students should contact the Office of Financial Aid to inquire about these limits: [financial.aid@umich.edu](mailto:financial.aid@umich.edu) or 734/763-6600.

## Total MSW Program Cost

Please view tuition and fee along with estimated student budgets for all curriculum schedules at [sww.umich.edu/admissions/msw/tuition](https://sww.umich.edu/admissions/msw/tuition).

## Financial Aid Disbursement and Tuition Payment

At the beginning of each term, a student's account is billed for tuition and fees (see MSW program cost section). This is reflected in Wolverine Access under Campus Finances. Soon after tuition and fees are charged, all grant, scholarship, and loan aid for a term is applied to the student account toward tuition and fee charges. If the grant, scholarship and loan aid is higher than the tuition and fees charged, the student will receive a reimbursement by check or direct deposit. These funds can be used for student budget items including books, room and board, car expenses, etc. If the grant, scholarship, and loan aid does not cover the total amount of tuition and fees charged, students will have an outstanding bill that must be paid at the beginning of the semester by the stated due date or according to any approved University payment plan. **To set up direct deposit, the student should go to Wolverine Access, Student Business and then Payroll and Compensation.** Students must ensure that they have a current and valid address in Wolverine Access.

**Students are responsible for monitoring their student account and being aware of any balance due. Students should be aware that sometimes balances are added to accounts following a refund of funds. If a financial aid refund is received, it is the student's responsibility to be aware of their student account balance and consider using funds received to pay toward the student account balance, if necessary.**

## Additional Funding Opportunities

### [Graduate Student Instructor/Graduate Student Staff Assistant Positions](#)

Some students in the MSW program may pursue Graduate Student Instructor (GSI) or Graduate Student Staff Assistant (GSSA) positions throughout their time in the MSW program. These positions often provide a full tuition waiver, health insurance, and a monthly stipend in any term a student holds one of these positions. GSI or GSSA positions are typically only available outside of the School of Social Work and students can search for open positions at [careers.umich.edu](https://careers.umich.edu).

### [Pre-MSW Fellowships](#)

The School of Social Work Office of Student Services and Enrollment Management and the Career Services Office hire Pre-MSW Fellows to work in the areas of recruitment, admissions, student services, career services, and student coaching. These positions offer **full tuition** for a minimum of two semesters with possibility for continuation based upon satisfactory performance in the position.

We are accepting Pre-MSW Fellowship applications for Fall 2026. The application deadline is February 1, 2026.

### **School of Social Work Donor Scholarships**

Most donor-funded scholarships are awarded to students at the time of admission and decisions are based on a review of application materials and the SSW Financial Aid application. Some donor-funded scholarships require separate application. These applications are posted in August each year (subject to change).

Occasionally, a donor-funded opportunity may become available at a different time of year. Information on these opportunities will be communicated to students via e-mail and posted on the SSW website at [sww.umich.edu/admissions/msw/financial-aid/grants-and-scholarships](https://sww.umich.edu/admissions/msw/financial-aid/grants-and-scholarships).

### **School of Social Work Scholarship Re-Review**

If students are concerned about their financial aid package, they may apply to for consideration of additional School of Social Work grant and scholarship aid. A student may submit the SSW Re-review Application after receiving their SSW grant and scholarship award letter, special program application decisions, and Federal Direct Loan and Work-Study

award. To inquire about this application, contact the Office of Student Services and Enrollment Management at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu) or 734-936-0961.

### **Child Care Subsidy**

The University of Michigan offers the Child Care Subsidy to students to assist with the cost of childcare of their young, dependent children. For more information regarding eligibility, please visit [finaid.umich.edu/types-aid/child-care-subsidy](http://finaid.umich.edu/types-aid/child-care-subsidy)

## **U-M Tuition Payment Plan and Tuition Insurance**

Go to [Student Financial Services](#) for information about your U-M account, eBill, installment payment plans, and FAQs related to payment and student accounts ([finops.umich.edu/student](http://finops.umich.edu/student)).

Please note the payment plan is not available for Spring/Summer term.

The University of Michigan now offers Tuition Refund Insurance to protect against financial loss in case you must withdraw from the university due to illness or injury (physical or mental health). Please find more information at [uhs.umich.edu/tuition-insurance](http://uhs.umich.edu/tuition-insurance).

## **Financial Planning**

Cerise Carrington, Financial Aid Assistant Director; Sierra Gorton, Admissions, Recruitment, and Financial Aid Officer; and Marisa Tucker, Financial Aid Officer, are available to assist MSW students with budgeting and financial planning while in the MSW program. Call 734-936-0961 or email [oss.appt.schedule@umich.edu](mailto:oss.appt.schedule@umich.edu) to schedule an appointment.

The Council of Graduate Schools (CGS) has developed [GradSense](#), a unique online education platform that provides students with financial information about a range of topics including the value of pursuing an advanced degree, paying for your education, estimating cost of living, and preparing a budget for your time in graduate school. Through interactive visualization tools and engaging infographics, students are invited to better understand a variety of issues related to borrowing and spending, potential future earnings, and money management. Visit Grad Sense at [gradsense.org](http://gradsense.org)

## **Contacts**

### **School of Social Work Funding, Financial Planning, or General Questions?**

SSW Office of Student Services and Enrollment Management  
(734) 936-0961 | [ssw.finaid@umich.edu](mailto:ssw.finaid@umich.edu) | 1748 SSWB

### **Federal Loan or Work-Study Questions?**

U-M Office of Financial Aid  
(734)763-6600 | [financial.aid@umich.edu](mailto:financial.aid@umich.edu) | 2500 Student Activities Bldg.

### **Health Insurance Plans for Students Questions?**

University Health & Counseling  
(734) 764-5182 | [campusinsurance@umich.edu](mailto:campusinsurance@umich.edu)  
Website: [uhc.umich.edu/insurance](http://uhc.umich.edu/insurance)