

Financial Aid Information for Incoming Students 8/5/20

Question Asked	Answer Given
What if you are unable to find an on campus job?	Students find work study positions off campus as well as hourly positions. studentemployment.umich.edu is a good website to visit to locate available positions
I was admitted late and was not considered for work study. Is it possible to have the OFA consider me at this point?	Please contact the University Office of Financial Aid: 734/763-6600
Does work-study positions come with benefits? Such as health insurance	No
Is this direct plus loan application for fall, winter and spring/summer or just fall and winter?	It is for Fall, Winter and Spring/Summer but you would need to submit a new application for Spring/Summer
Will more scholarships become available through the school of social work soon for this coming year?	We usually have some donor funded scholarships that become available in August that students are able to apply for
If you have a work-study position that pays more than that \$15/hour, does that just mean that you are federally funded up to \$1,500, and then your employer pays for the other portion of what you would earn? Or are students capped at earning that \$1,500 and nothing more than that?	You are capped at \$1,500, once this funding ends your employer could keep you on as a temporary employee. You will want to speak with your employer as to whether this is an option or not
Are there any SSW scholarships requiring a scholarship application still available?	We will be posting several donor-funded scholarship applications later this month (August).
I have not heard anything about my direct grad plus loan from the University Office of Financial Aid. Are they supposed to contact me?	You should hear back about your award within a few weeks.

<p>Why are students being charged a "COVID-19 fee" and what is that money going towards?</p>	<p>Regents also approved a temporary \$50-per-term COVID-19 fee. Revenue from the fee will assist in covering the costs of testing and other health and safety-related services associated with the pandemic.</p>
<p>I applied for PLUS loans in May but haven't heard any confirmation from the SSW or OFA or seen any updates in my financial aid portal. Is this delay normal, or should I reach out to ensure I'm able to use PLUS loans this fall?</p>	<p>You should hear back in a few weeks but you may want to contact OFA at financial.aid@umich.edu. There has been a bit of delay in processing these applications this year.</p>
<p>Where can we get information about the donor scholarship programs?</p>	<p>This will be updated soon, but you can see some of their information here: https://ssw.umich.edu/programs/msw/financial-aid/grants-and-scholarships?finaid_categories=Requires%20Separate%20Application#finaid-categories-requires-separate-application</p>
<p>Where will the information about donor-funded scholarship applications be located? Will we be emailed about them as they become available?</p>	<p>We will be sending out information later this month via e-mail. We will also be updating the website.</p>
<p>Is the Health Service fee included in this estimate for fees? And can we opt out of this fee if we have other health coverage?</p>	<p>The Health Service fee is not a substitute for health insurance and is mandatory.</p>
<p>If you already have health insurance, do you still have to pay the University Health Service Fee?</p>	<p>Yes.</p>
<p>Is there an address where we would be able to send tuition checks directly to the Office of Financial Aid to be paid to our account rather than paying through Wolverine Access?</p>	<p>You can mail your check here: 2500 Student Activities Building, 515 E. Jefferson St. Ann Arbor, MI 48109</p>
<p>Can a student have more than one GSSA position?</p>	<p>Some students, but not many land GSSA positions. Typically, you would be limited to one GSSA position per semester.</p>

<p>Is it an option to only borrow what is needed to cover the remaining cost of tuition regarding the graduate plus loan?</p>	<p>You can select the amount you would like to borrow to include tuition and cost of living</p>
<p>I may have missed this, but does the \$3000/yr work study amount apply to the spring/summer semester as well?</p>	<p>You will need to apply for Spring/summer loan and work study aid. We will send out information about completing a Request for Funds form in February for Spring/summer loans and work-study aid. Most students can access a work-study award in Spring/summer if they were eligible for Fall and Winter Terms.</p>
<p>I was offered the full \$10,250 for a loan, but was also offered \$1500 for work study. Will the \$1500 for work study be taken out of the loan I was offered? So I should only expect to get a loan for \$9,250?</p>	<p>The work-study is separate from the loan. You would receive the Direct Unsubsidized Loan for \$10,250 and a work-study award for \$1,500</p>
<p>What does the health service fee cover, if not health care?</p>	<p>Services through University Health Services. The limited health services they provide are listed here: https://uhs.umich.edu/ Information on health insurance is also on their website: https://uhs.umich.edu/dship-2019-20</p>
<p>Are students being charged fees for the use of athletic and other amenities that will most likely not be in use due to the current pandemic health precautions being taken at the university?</p>	<p>Yes, some of these fees support ongoing resources and operations that are continuing and remain available to students (health services and student legal fees). Several other fees, such as the Infrastructure Maintenance Fee and the Unions and Recreational Sports Facility Improvement Fee, support ongoing physical maintenance and renovation of campus educational and recreational facilities that continue to be necessary during this short-term interruption to on-campus learning.</p>
<p>If we feel that we may qualify for residency but would like to talk it through with someone, should I reach out to you or the general University's office?</p>	<p>You would want to talk it through the Residency Department found here: https://ro.umich.edu/tuition-residency/residency</p>
<p>I currently have a good job that provides me more money than the work-study I was awarded and benefits. I already accepted the work study and I don't know what to do. Since I don't want to quit my current job for a university job that will pay me less</p>	<p>You can email OFA to decline the Work-Study award. Their email is financial.aid@umich.edu</p>

<p>If we accept aid, enroll in a payment plan, and later are hired to a GSI/GSSA position, will we potentially still have to pay back the aid we receive and any interest?</p>	<p>No, you will not have to pay back scholarships but you can email ssw.msw.info@umich.edu to shift your aid around to the semester you do not have a GSI/GSSA. You will want to contact the University Office of Financial Aid as soon as you are notified about receiving a GSI/GSSA position to find out your options for declining/returning loan funds</p>
<p>So a work-study award will be taken off of the tuition cost?</p>	<p>No, you will be paid directly by your employer. Work-study is not applied towards your tuition.</p>
<p>If I am given work study award, and do not use it, do I owe that money back?</p>	<p>No, you do not owe the money back as work-study is not a loan. You if do not work a work-study eligible job, you just simply do not receive any of the \$1,500</p>
<p>Will we be getting our financial aid prior to the August 31 due date for tuition</p>	<p>If your aid (grant, scholarships and loans) is in excess of your tuition charges for the fall term, you do not have to do anything regarding your tuition bill. If your semester aid is less than the tuition charges, you should pay the difference between your aid amount and the tuition charges for the term. Note that work study should not be part of this calculation since it is paid to by your employer as you work during the term.</p>
<p>Should tuition checks be made out to the University of Michigan or to the student? And when is the best time to send them?</p>	<p>Checks should be made payable to University of Michigan. For additional questions, please contact Student Financial Services (um-sfo@umich.edu)</p>
<p>I am now realizing I have a pay gap in what I owe I have not submitted an application for a grad plus loan. Can I still apply?</p>	<p>Yes, you can still apply here: https://studentaid.gov/app/launchPLUS.action?plusType=gradPlus</p>
<p>When are federal loans dispersed?</p>	<p>Typically at the beginning of a term.</p>

<p>Is pandemic relief aid applicable for incoming students?</p>	<p>Yes. You can reach out to OFA at financial.aid@umich.edu to inquire more</p>
<p>Will the health insurance include COVID-19 treatment?</p>	<p>Please feel to reach out to UHS-mancare-stuins@med.umich.edu</p>
<p>Does health insurance cover dental as well?</p>	<p>Yes, more information can be found here: https://uhs.umich.edu/dship</p>
<p>What is the easiest way to accept the unsubsidized loan? And does that get paid directly to the university or is it dispersed to me, and then I pay directly to umich?</p>	<p>You should accept through Wolverine Access or by emailing financial.aid@umich.edu and it gets applied directly to your tuition and fee bill by the University</p>
<p>If we get a GSI/GSA position but have accepted the direct unsubsidized loan, do we still have to pay that amount back?</p>	<p>The loan aid that is paid toward the tuition would be removed since the GSI/GSSA aid typically covers tuition. Typically your refunds for your living expenses would not be affected. If you receive a GSI or GSSA position, please contact Cerise or Tim Colenback and we can make sure you get the maximum benefit of the award.</p>
<p>When is child care subsidy application due?</p>	<p>It is strongly recommended that you submit this as soon as possible. More information can be found here: https://finaid.umich.edu/child-care-subsidy/#:~:text=To%20be%20eligible%20for%20consideration,with%20a%20defined%20educational%20objective</p>
<p>When GSI/GSSA positions require eligibility confirmation from the school that the applicant is eligible for an appointment, what does that mean?</p>	<p>It means you need a letter verifying you are a student. You can request this letter by emailing ssw.msw.info@umich.edu</p>
<p>Many of the GSSA positions (and other positions) listed on the UMich career website require a letter from an academic advisor to prove good standing within the school. Does this mean that incoming students are not eligible for these jobs? At what point is it appropriate for us to reasonably ask for those letters to show good academic standing?</p>	<p>You are eligible. Please email us at ssw.msw.info@umich.edu to request a letter of good standing</p>

<p>What kind of aid is the COVID emergency aid? Is there interest applied?</p>	<p>It is grant aid, not a loan so there is no interest applied</p>
<p>Thank you for answering my question about COVID aid--since it is a grant, that means it does not need to be repaid, correct?</p>	<p>Correct, it does not need to be repaid</p>
<p>If for some reason we have to go over 18 credits in a semester, are we charged extra tuition per credit? I heard from another UM school that there would not be an additional cost, but it wasn't specified if it was just for their school or a general rule.</p>	<p>No, the tuition is not more. Full time students are charged a flat tuition rate if enrolled for 9+ credits</p>