

Question Asked	Answer Given
Hi! If we are eligible for reimbursement for financial aid when should we expect to get that?	You will receive it after it has been applied to pay your tuition and fees. This is often the first week of classes. Be sure to set up direct deposit in Wolverine Access.
Do we have to fill out another grad plus loan for the spring/summer semester? And if so when would we need to make sure it is completed by?	Yes. You will be billed for Spring/Summer semester in April/May. Your grad plus loan application should be completed before then. You can contact the University Office of Financial Aid for the Spring/summer deadline for 2022: 734/763-6600
I just missed that last part - if I am an advanced standing 12 month student, I do NOT need to fill out another FAFSA in October to get an unsubsidized loan?	That is correct.
Ok so just to confirm since I left this out - but I will still be eligible for an unsubsidized loan for the spring/summer 22 semester if I filled out the FAFSA already and I am a 12 month student. Right?	Yes, the 2021-2022 FAFSA covers Spring/Summer 2022 and you will be eligible for the unsubsidized loan once you register for spring/summer courses.
Is there a link to get to the loan counseling for unsubsidized loans? I thought I already did this but it's not showing in my pending aid!	Go to Wolverine Access - Student Business -Financial Aid - Documents/Review. You can also find entrance counseling at studentaid.gov . If you have trouble, reach out to 734-763-6600.
If we received a full ride scholarship that goes over the cost of tuition, when should we receive a refund?	At the beginning of the term.
As a dual degree student, will grants and scholarships cover classes outside of the school of social work for elective classes?	Yes. You will be charged the higher of the two school's tuition amounts if full time and enrolled in both schools. Your aid will go toward the tuition regardless of which school your courses are located.
Sorry, I just joined a couple minutes ago and I'm not sure if this was already covered. If I'm an international student and received the mission scholarship, do I need to complete the FAFSA?	No. International students should not complete the FAFSA application as this is used for need-based funding.
I applied and was awarded a direct plus loan but realize I need 5K more than requested. Studentaid says to contact my school - and with what Cerise just said, it is confirmed I reach out to the office of financial aid, yes?	If you are hoping to increase your Direct Plus Loan yes, you'll want to contact the University Office of Financial Aid: 734-763-6600.
Does the maximum amount of federal funding (the \$20,500), have to be spread across fall, winter, and spring/summer terms for that Fafsa year?	The \$20,500 is typically spread over two semesters: Fall and Winter. Students are typically able to access \$10,250 for Spring/summer semester as well. Students enrolled in Spring/summer have a one term award.
If I was awarded \$20,500 per academic year, and I am a mastertrack student who will graduate after spring/summer 2022, will i get another \$10,250 for that spring/summer term? So actually getting ~\$30k in unsubsidized loans?	Yes, you will be able to access another \$10.250 for the spring/summer term.
If I was awarded work study, do I have to do it?	No, you may renounce the award or work a portion of the award.
When should we see our financial aid be applied to our account?	Over the next few weeks, prior to tuition and fees being due.
Can we apply for instate tuition, if so what are the qualifications?	You may view this page to apply for instate tuition: https://ro.umich.edu/tuition-residency/residency
Are we able to opt out of having health insurance if we have it else where?	Health insurance is not required by the University although it is strongly encouraged. The Health Services fee is required part of student fees charged each semester. It is not health insurance.
I received my ebill for tuition due at the end of the month but my financial aid isn't subtracted from the amount that is due. Should I just pay the total minus the pending aid amount? Is there a reason the financial aid amount is still pending?	Your financial aid will get applied to your account soon. It's best to wait until the aid is applied and then pay the difference once this happens.
Hello! I'm planning to live on campus; when can I expect to be billed for housing? And is rent due every first of the month?	Here's information on billing while living in UM housing: https://kb.housing.umich.edu/hc/en-us/articles/360013329771-Michigan-Housing-Charges
Will scholarships/grants be applied to tuition automatically at the same time that loans are applied?	Yes all aid will be applied at the same time as long as all of it has been accepted and documentation has been completed.
What is the difference between a GSRA position and a work-study-funded research position? Is it just the number of hours?	GSRA/GSI/GSSA positions typically require more hours of work per week. These positions also cover tuition, health benefits, and a stipend. Workstudy jobs are typically flexible with hours per week and the pay is hourly.
Thank you so much, Cerise and the folks answering our questions! This was super helpful and we appreciate you all :)	Glad you could join us!
So just to clarify, you can accept less than the loan amount you are eligible for? (e.g., unsubsidized)	Correct, you can reduce either a Direct Unsubsidized Loan or Direct Grad Plus Loan if you do not want the entire amount offered to you.
On the scholarship page for the MSW program there are scholarship that are supposed to be open in August but have no link to the application. Where can I find these applications?	We will be sending an email soon with the additional scholarships that are available to enrolled students.
Do federal loans affect your credit score?	Yes, they can.
When awarded an unsubsidized loan, how do I claim the loan?	You will need to complete entrance loan counseling and promissory notes. You can do this in Wolverine Access - Student Business - Financial Aid. If you are having difficulty, contact the Office of Financial Aid 734-763-6600.
when is the deadline to accept/decline loans?	These will post for fall at the end of August. I suggest making the decision this week.
where do I find more info about Social Worker loan forgiveness	https://studentaid.gov/manage-loans/forgiveness-cancellation also feel free to reach out to Cerise (cmcar@umich.edu)
Are there any internal scholarships that students can apply for to aid in covering the costs related to do field placement (like transportation)?	Some field placements have stipends. We do not have grants to cover field expenses unless it is an emergency situation (e.g., car repairs).
if you received a scholarship and it says "awarded" but it doesn't say accepted, how does that get added to your finances?	You need to submit the form accepting the award to the Office of Student Services and Enrollment Management: ssw.msw.info@umich.edu If you don't have the form, e-mail the same address.
where can i find the form to accept scholarships & grants?	It was sent with your award e-mail letter. If you need it re-sent e-mail: ssw.msw.info@umich.edu
If I am declined for a Graduate Plus Loan, do I have to fill out any additional paperwork? My status on Wolverine Assess says "Requested" not "Received"	No, unless you wish to appeal or identify a co-signer.

Is there any way to get an increase in the Federal unsub. loans due to medical or hardship?	No, you are unable to get an increase on the unsubsidized loan but if you are eligible for a Grad Plus Loan, you may be able to get an increase in that loan. We suggest contacting our office to request a Re-review form for aid: ssw.msw.info@umich.edu if you were denied a GradPlus loan aid.
How can I set up Direct Deposit?	Go into Wolverine Access - Student Business - Payroll & Compensation.
Where on Wolverine Access can I access the COVID Emergency Funds?	Wolverine Access (Student Business Center>Student Self Service>Covid 19 Emergency Application, if not, contact the University Office of Financial Aid 734-763-6600
If I just applied for the PLUS loan today, how long will it be before I hear back from the school of social work on rather or not I will receive the amount requested?	You will hear back from the University Office of Financial Aid within the next few weeks. You are welcome to contact their office for a status update of your application 734-763-6600
Thank you! My bill currently says I owe \$23,000 something. When will the \$24,500 be applied? Do I need to do anything for that?	The aid will be applied soon. You'll want to make sure you completed your loan entrance counseling and loan promissory documents so the Direct Loan will be disbursed. You'll receive a reimbursement if your aid exceeds your bill.
So does the University automatically take out the amount owed for the semester with the financial aid? Then the student gets awarded the left over financial aid for rent, gas, etc. through direct deposit?	That is correct. Your aid will be applied toward your tuition and fees. If you have excess it will be reimbursed to you at the beginning of the semester for educational/living expenses. I recommend setting up direct deposit in Wolverine Access.
Is there a certain schedule followed by the University when the tuition will be paid by financial aid?	Yes, at the beginning of the term.
If I already approved of my grad plus loan amount but do not need that much money, is there any way i can change that? Or should I lower the unsubsidized loan?	Yes you should be able to reduce it. If you are unable to do so in Wolverine Access directly, reach out to Financial Aid: 734-763-6600. You do not want to reduce the Unsubsidized Loan. Always reduce the Grad Plus Loan first.
Who should we contact if we received a GSRA for the fall semester and a scholarship from the University?	Please e-mail me and we will make sure you receive all of your aid: timot@umich.edu
If I've completed Entrance Counseling once, do I need to complete it again?	I suggest contacting the University Office of Financial Aid to ask: 734/763-6600
So, only half of my student aid will go toward tuition and the other half will go to housing, etc. Are the housing funds always refunded? Will the tuition money all go toward fall semester? Thank you.	Your Michigan Scholarship, Opportunity Grant, and loan aid first go toward your tuition and fees. If there is anything left over it is refunded to you for living expenses.
Can left-over grad plus loan money be utilized for future semesters?	Yes.