



## 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 & Graduate Plus 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 2023-2024 FAFSA covers Fall 2023, Winter 2024, and Spring-Summer 2024. OFA will send Federal Direct Loans (maximum: \$10,250/term) & Work-Study (typically \$1,500/term) awards to students (via email) for only the Fall 2023 and Winter 2024 terms. Students enrolled in a spring/summer term will be eligible to apply for Federal Direct Loans and work-study for the Spring/Summer 2024 term.
- **MSW students typically receive the same Federal Direct Loan (\$10,250) and Work-study awards (\$1,500) for every term of enrollment in the program unless they have a significant change in their expected family contribution 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 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.

### 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 [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 2023-2024 FAFSA covers Fall 2023, Winter 2024, and Spring-Summer 2024. OFA will send Federal Direct Loans (maximum: \$10,250/term) & Work-Study (typically \$1,500/term) awards to students (via email) for only the Fall 2023 and Winter 2024 terms. Students enrolled in a spring/summer term will be eligible to apply for Federal Direct Loans and work-study for the Spring/Summer 2024 term (or subsequent spring/summer term). 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) and Work-study awards (\$1,500) for every term of enrollment in the program unless they have a significant change in their expected family contribution on the FAFSA application or if work-study funds are reduced or unavailable. Students must submit a new FAFSA application to determine eligibility for Federal Direct Loans & 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 2023, Winter 2024, Spring/Summer 2024, and Fall 2024.

**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 at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu). If you would like to apply for a special program after March 1<sup>st</sup>, contact the SSW Office of Student Services at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu) to inquire if the programs are still accepting applications.

### **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 2023 -2024 FAFSA covers Fall 2023, Winter 2024, and Spring-Summer 2024. OFA will send Federal Direct Loans (maximum: \$10,250/term) & Work-Study (typically \$1,500/term) awards to students via email for *only the Fall 2023 and Winter 2024 terms*. Students in the 16-month program are eligible to receive Federal Direct Loans and work-study for the Spring/Summer 2024 term and Fall 2024 terms. In order to determine eligibility for Federal Direct Loans & Work-Study for the Fall 2024 term, a new FAFSA application must be submitted beginning in October 2023.

**MSW students typically receive the same Federal Direct Loan (\$10,250) and Work-study awards (\$1,500) for every term of enrollment in the program unless they have a significant change in their expected family contribution on the FAFSA application or if work-study funds are reduced or unavailable.**

### **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 2023, Winter 2024, Fall 2024, Winter 2024.

**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 at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu). If you would like to apply for a special program after March 1<sup>st</sup>, contact the SSW Office of Student Services at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu) to inquire if the programs are still accepting applications.

**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 who have been admitted to the School of Social Work. OFA will send Federal Direct Loans (maximum: \$10,250/term) & Work-Study (typically \$1,500/term) awards to students via email for only the Fall 2023 and Winter 2024 terms. Students in the 20-month program are eligible to receive Federal Direct Loans and work-study for the Fall 2024 and Winter 2025 terms by submitting a new FAFSA application beginning in October 2023.

MSW students typically receive the same Federal Direct Loan (\$10,250) and Work-study awards (\$1,500) for every term of enrollment in the program unless they have a significant change in their expected family contribution on the FAFSA application or if work-study funds are reduced or unavailable.

**On Campus MSW: 12-Month Program [Advanced Standing / MasterTrack MSW / 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 2023, Winter 2024 and Spring/Summer 2024.

**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 at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu). If you would like to apply for a special program after March 1<sup>st</sup>, contact the SSW Office of Student Services at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu) to inquire if the programs are still accepting applications.

**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. OFA will send Federal Direct Loans (maximum: \$10,250/term) & Work-Study (typically \$1,500/term) awards to students via email for only the Fall 2023 and Winter 2024 terms. Students in a 12-month program are eligible to receive Federal Direct Loans and work-study for Spring/Summer 2024 term.

**MSW students typically receive the same Federal Direct Loan (\$10,250) and Work-study awards (\$1,500) for every term of enrollment in the program unless they have a significant change in their expected family contribution 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 at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu). If you would like to apply for a special program after March 1<sup>st</sup>, contact the SSW Office of Student Services at [ssw.msw.info@umich.edu](mailto:ssw.msw.info@umich.edu) to inquire if the programs are still accepting applications.

**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 who have been admitted to the School of Social Work. Note that the 2023-2024 FAFSA covers Fall 2023, Winter 2024, and Spring-Summer 2024. OFA will send Federal Direct Loans (maximum: \$10,250/term\*) & Work-Study (typically \$1,500/term) awards to students via email for only the Fall 2023 and Winter 2024 terms. Students enrolled in a spring/summer term will be eligible to apply for Federal Direct Loans and work-study for the Spring/Summer 2024 term (or subsequent Spring/ Summer term). A new FAFSA application must be submitted to determine eligibility for Federal Direct Loans & Work-Study for subsequent academic years.

**MSW students typically receive the same Federal Direct Loan (\$10,250) and Work-study awards (\$1,500) for every term of enrollment in the program unless they have a significant change in their expected family contribution on the FAFSA application or if work-study funds are reduced or unavailable.**

\*Students in the School of Public Health may be able to access higher Federal Direct Loans. This is based upon the amount of public health courses that the student is taking in a given term.

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.

## **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 who have been admitted to the School of Social Work. Note that the 2023-2024 FAFSA covers Fall 2023, Winter 2024, and Spring-Summer 2024. OFA will send Federal Direct Loans (maximum: \$10,250/term) & Work-Study (typically \$1,500/term) awards to students via email for only the Fall 2023 and Winter 2024 terms. Students enrolled in a spring/summer term will be eligible to apply for Federal Direct Loans and work-study for the Spring/Summer 2024 term (or subsequent Spring/ Summer term). A new FAFSA application must be submitted to determine eligibility for Federal Direct Loans & Work-Study for subsequent academic years.
- **MSW students typically receive the same Federal Direct Loan (\$10,250) and Work-study awards (\$1,500) for every term of enrollment in the program unless they have a significant change in their expected family contribution on the FAFSA application or if work-study funds are reduced or unavailable. Students must submit a new FAFSA application to determine eligibility for Federal Direct Loans & 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 [ssw.umich.edu/admissions/msw/tuition](http://ssw.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**

#### **Direct Plus Loan**

Many MSW students who are interested in additional funding apply for a Direct PLUS Loan. Incoming MSW students can apply for this loan beginning in mid-April. The University Office of Financial Aid will receive your Direct PLUS Loan application and review incoming fall student applications beginning in July, once the University Regents have set the final tuition amount for the academic year (fall/winter/spring-summer). Applicants for the Direct Plus Loan must be

eligible to complete a FAFSA application. Direct PLUS Loan approval is contingent upon a review of credit history. If approved, the Direct PLUS Loan can cover the entire unmet cost of attendance in the student budget. Please note: International students and students with DACA status are not eligible to apply for Direct Plus Loans. Feel free to review eligibility requirements at [studentaid.gov/understand-aid/types/loans/plus/grad](http://studentaid.gov/understand-aid/types/loans/plus/grad).

### **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](http://careers.umich.edu).

### **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 [ssw.umich.edu/admissions/msw/financial-aid/grants-and-scholarships](http://ssw.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 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 child care 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, is 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

## 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 Services

734/764-8320 | <https://uhs.umich.edu/healthinsuranceplans>