THE UNIVERSITY OF MICHIGAN
SCHOOL OF SOCIAL WORK

INSTRUCTIONS ON APPLYING FOR FINANCIAL AID FOR FALL TERM 2003 or FALL/WINTER TERMS 2003-2004 (Continuing Students)

Application Deadlines:

- ***March 15, 2003*: Submit a 2003-2004 FAFSA or Renewal FAFSA to the federal processor by this date to ensure that your "processed" (not rejected) file is received by OFA by May 1, 2003.**

- ***May 1, 2003*: Priority Deadline Date:**
  Submit your SSW Financial Aid Application (attached to these instructions) to the School of Social Work by this date.
  OFA must receive your processed (not rejected) FAFSA from the federal processor by this date in order to consider you for all aid programs.

DO NOT MISS THESE DEADLINES!!

Be sure to keep your addresses (current and permanent) up-to-date in Wolverine Access (http://wolverineaccess.umich.edu).

Students enrolled in the MSW Program can apply to two basic sources for financial assistance:

- **School of Social Work, Office of Student Services, 1748 SSWB**
- **University's Office of Financial Aid (OFA), 2011 Student Activities Bldg.**

In order to be considered for aid administered by each office, students must complete and submit the required application materials to the appropriate office according to stated deadlines. We also recommend that you explore other resources for financial assistance. For more information on other resources, See "Financial Aid Resources", which is available in the Office of Student Services, 1748 SSWB, or on our web site: www.ssw.umich.edu/.

MSW students who submit all of the required application materials for financial assistance by the specified deadlines to both the School of Social Work and the University's Office of Financial Aid (OFA) will be considered for financial aid according to the following sequence:

1) Consideration by the School of Social Work for departmental grants/scholarships.
2) Consideration by the University's Office of Financial Aid (OFA) for the following: Federal Perkins Loan; Work-Study, Federal Direct Student Loan (Subsidized and Unsubsidized)

The maximum funding available for Master of Social Work Students is four (4) semesters; three (3) for students awarded Advanced Standing. Students who experience extenuating circumstances which require more than the usual maximum amount of terms to complete the degree requirements may request consideration for an additional term of funding, in writing, from the School of Social Work or from the University's Office of Financial Aid (OFA) for Federal Direct Student Loans only. Contact the Office of Financial Aid directly regarding the necessary procedures/forms for this through their office.

DUAL DEGREE PROGRAM STUDENTS: Students enrolled in dual degree programs cannot receive financial aid awards from both schools/departments simultaneously. Each school has separate financial aid application procedures. Therefore, it is important that you plan your dual degree enrollment well in advance of deadlines for financial aid and keep both school's financial aid offices informed of your enrollment plans. Dual degree students are limited to a maximum of three (3) terms of eligibility for financial assistance from the School of Social Work; two (2) terms if awarded Advanced Standing.

FINANCIAL AID AWARDED BY THE SCHOOL OF SOCIAL WORK (GRANTS/SCHOLARSHIPS):

Continuing M.S.W. students who will be full-time and submit the required financial aid application materials to the School of Social Work **by May 1st** will be considered for all types of financial aid available through the School, based on the information provided in their financial aid application materials. ***For financial aid purposes, full-time refers to a degree student registered through the School of Social Work for a minimum of 12 credit hours per term.*** **Students who have extenuating circumstances which prohibit enrollment for 12 credit hours can submit a request for a waiver of this requirement, in writing, to the Office of Student Services for approval.**

IMPORTANT: ***The School of Social Work Financial Aid Application form is attached to these instructions*** and must be returned to the School of Social Work, Office of Student Services, Room #1748, **by May 1st** to be considered for financial aid (both merit and need-based) from School of Social Work resources**. Submit your FAFSA or Renewal FAFSA to the federal processor by March 15th so that the resulting processed (not rejected) record will reach the University of Michigan Office of Financial Aid (OFA) by May 1.** The School of Social Work will access the FAFSA results electronically once it reaches the University. See specific instructions which follow. Priority consideration by the School of Social Work will be given to financial aid applicants whose materials are received by May 1st. **Late applicants may receive reduced or no funding.** Missing and/or incomplete information can delay action or reduce aid.

FINANCIAL AID AWARDED BY THE UNIVERSITY'S OFFICE OF FINANCIAL AID (OFA):

Federal Perkins Loan is a long-term, 5% fixed interest loan. It is federally funded program which is supplemented by University funds and requires enrollment for a minimum of 8 credit hours per term on-campus/Ann Arbor including field instruction. There is no interest accrued and repayment is deferred while enrolled at least half-time. There is a six or nine month grace period before repayment begins (see promissory note). Funds are limited and for students with the most need. This loan is eligible for loan consolidation. The Perkins loan program provides you with an opportunity to cancel all or part of your loan for certain types of employment or service following graduation. For more information on eligibility for cancellation, see the following web site: http://www.umich.edu/~finops/index_js.htm and click on Student Loans, then "Do You Qualify for Cancellation?"

Work-Study Employment provides eligible students with employment opportunities. Positions are available with eligible employers in University offices, community service agencies, and public or private non-profit organizations. Work-Study wages earned by a student do not have to be repaid. Visit the Student Employment Office web site: http://www.finaid.umich.edu/employ.htm for job listings and further information. This is a federal need-based program and requires enrollment for a minimum of 8 credit hours per term on-campus/Ann Arbor including field instruction. Typical work-study awards are generally $1,000 to 2,500 per term - although amounts vary from year to year.

NOTE: ***Work-Study funds cannot be earned through your Field Instruction Placement.***

Federal Direct Student Loan, Subsidized. This is a long-term, low interest loan. Funds are provided by the federal government through the University directly to students. The current maximum for graduate students is $4,250 per term and eligibility is based on demonstrated financial need. There is no interest and repayment is deferred while enrolled at least 4 credit hours. The interest rate is variable, adjusted annually, capped at 8.25%. For current rates see: www.ed.gov/offices/OSFAP/ DirectLoan/calc.html and there is a 1.5 % origination fee. The maximum repayment period is ten years, and the loan is eligible for consolidation. This loan program enrollment on-campus/Ann Arbor including field instruction.

Federal Direct Student Loan, Unsubsidized. The terms of this loan are the same as the Federal Direct Loan, Subsidized, except that eligibility is not based on need and the federal government does not pay the interest. Interest begins accruing as soon as the University disburses the loan; however, the borrower has the option of paying the interest as it accrues (monthly, quarterly or annually), or capitalizing the amount. The interest rate is variable, adjusted annually, capped at 8.25%. For current rates see: www.ed.gov/offices/OSFAP/DirectLoan/calc.html and there is a 1.5 % origination fee. Repayment of capital deferred while enrolled at least half-time. The current maximum for graduate students is $5,000 per term. Additional borrowing is possible if the student has not borrowed the $4,250 maximum in subsidized loan. This loan program requires enrollment on-campus/Ann Arbor including field instruction.

For further information on financial aid programs administered by OFA, contact the University of Michigan Office of Financial Aid, 2011 Student Activities Building, (515 East Jefferson Street) Ann Arbor, MI 48109-1316, telephone: (734) 763-6600, Fax: (734) 647-3081, E-mail: financial.aid@umich.edu or visit their web site: www.finaid.umich.edu/

TO BE CONSIDERED FOR AL ELIGIBILE AID PROGRAMS FALL-WINTER 2003-2004:

1) **Complete and submit a 2003-2004 Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA to the federal processor by March 15, 2003. This means you must also have your 2002 Federal Income Taxes either complete or near completion.**

   Submit your FAFSA (preferably online at: **www.fafsa.ed.gov**) **to the federal processor by March 15 so that the resulting processed (not rejected) record will reach OFA by May 1, 2003.** A Renewal FAFSA is available for students who have applied for aid the previous year. If you applied for financial aid in 2002-2003, the U.S. Dept. of Education should have mailed a Renewal FAFSA or a PIN (Personal Identification Number) to you between November 7 and December 20, 2002. If you do not receive Renewal FAFSA or PIN information by mid-February 2003, you must complete a 2003-2004 FAFSA at www.fafsa.ed.gov (paper copies available from OFA or the School of Social Work).

   It is important that you carefully read the instructions before completing the FAFSA **as inaccurate or missing information will delay processing.**

   - The University of Michigan-Ann Arbor **Federal School Code is 002325**.
   - Graduate students are considered independent students and therefore, are **not** required to supply parental data on the FAFSA.
   - NEW! If you provide an e-mail address on your FAFSA or Renewal FAFSA, your Student Aid Report (SAR) will be sent to you by e-mail as long as you have provided all required signatures.
   - Check your FAFSA's processing status at **www.fafsa.ed.gov** or by calling 1-800-4-FEDAID. TTY users may call 1-800-730-8913

2) Once the federal processor has completed processing your FAFSA form, they will provide you with a **Student Aid Report (SAR) either electronically or via the mail.** This will generally take 2-4 weeks depending on volume. The Student Aid Report (SAR) is a multi-paged document that assures that your Free Application for Federal Student Aid (FAFSA) has been received by the federal processor and reports back to you the information you supplied on the Renewal FAFSA or FAFSA. Promptly review the data on the form and respond immediately with any required corrections. The **SAR** summarizes the data you reported on your FAFSA and provides us with the EFC (Estimated Family Contribution). **You will not be considered for any Financial Aid until your processed (not rejected) FAFSA file is received by OFA from the federal processor.**

3) Complete the **School of Social Work Financial Aid Application for Grants/Scholarships, *which is attached to this memo*,** for Fall 2003 or Fall-Winter Terms 2003-2004 and return it to the School of Social Work Office of Student Services, Room 1748 **by May 1st. It is critical that you accurately complete all items on the application form, especially the area referring to outstanding educational loans. Incomplete or missing information will delay processing.**

4) **Applicant Data Form (ADF):**
If you fall into at least one of the categories listed below, submit this form to OFA to help accurately calculate your aid package. The ADF is available at OFA and at **www.finaid.umich.edu/apply0304/adf**. A paper copy may be downloaded (using Adobe Acrobat Reader) from ftp://www.finaid.umich.edu/0304adf.pdf.

- Dependent students whose sibling(s) will be enrolled at least half-time in college or university degree-granting program(s) in 2003-04
- Students who will graduate in December 2003
- Students who will enroll for only one term
- Students who will participate in UM-sponsored study abroad programs (if you will be in a non-UM study abroad program, contact OFA promptly)
- Students who are on Detached Study
- Students who are parents with child care expenses

Additional Information for those with child care expenses:

Child Care Subsidy Program: The Child Care Subsidy Program, administered by the University's Office of Financial Aid (OFA), provides funds to students with children to assist in meeting the cost of licensed child care. Funds for this program come, in part, from student fees approved by a student referendum in 1996. Even though the University provides matching funds to support this program, this effort to assist students with child care costs may be less than adequate to meet the needs of all students with children. Therefore, priority will be given to students with the greatest financial need. The complete criteria as well as the Fall/Winter 2003-2004 Child Care Subsidy Application and Information is available on the Web at: www.finaid.umich.edu/child.htm or from the University's Office of Financial Aid (OFA).

IT IS YOUR RESPONSIBILITY TO MAKE SURE ALL REQUIRED APPLICATION MATERIALS ARE RECEIVED BY THE APPROPRIATE OFFICES BY THE STATED DEADLINE DATES.

IF ANY ADDITIONAL INFORMATION IS REQUIRED, THE PREFERED NOTIFICATION SORCE WILL BE BY UMICH EMAIL. CHECK YOUR UMICH EMAIL ACCOUNT ON A REGULAR BASIS.

Checklist for Applying for Financial Aid for Fall 2003 or Fall/Winter 2003-2004 (Continuing Students)

Complete & submit 2003-2004 Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA to the federal processor by March 15th.
Include the University of Michigan-Ann Arbor **Federal School Code**: **002325**.

Be sure your addresses (current and permanent) are up-to-date in Wolverine Access (http://wolverineaccess.umich.edu).

Submit the following to the Office of Financial Aid (OFA), 2011 SAB, by May 1:

Applicant Data Form (Required for some students) - see instructions on OFA web site.

Submit the following to the School of Social Work, Office of Student Services, Room #1748 by May 1:

School of Social Work Financial Aid Application for Fall 2003 or Fall/Winter 2003-2004

Return by May 1st to:

The University of Michigan
School of Social Work
Office of Student Services, Room #1748
1080 S. University Ave.
Ann Arbor, MI 48109-1106

SCHOOL OF SOCIAL WORK
FINANCIAL AID APPLICATION FOR GRANTS/SCHOLARSHIPS

FALL 2003 or FALL/WINTER 2003-2004
(Continuing Students)

Please print and complete all items, indicating N/A where not applicable!

Name:_____ UMID # _____

Mailing Address (May-Aug)*:_____

_____

Phone #:_____ EMAIL:_____

KEEP US INFORMED OF ANY CHANGE IN YOUR ADDRESS & UPDATE YOUR ADDRESS ON WOLVERINE ACCESS

I AM APPLYING FOR FINANCIAL AID FOR: (CHECK ONE) FALL TERM _____ FALL & WINTER TERMS _____

U.S. Citizen: _____ Perm. Resident Alien:_____

Mich. Resident:_____ Non-Mich. Resident:_____

Practice Method Concentration: IP_____ CO_____ MHS_____ Pol & Eval_____

Practice Area Concentration: Aging_____ C/Y_____ CSS_____ Hlth_____ MHlth_____

How many credit hours will you enroll for? Fall:_____ Winter:_____
(minimum of 12 credit hrs required per term)

Anticipated Graduation Date:_____

Are you enrolled in a Dual Degree Program? No____ Yes____ If yes, indicate program below:

Public Hlth____ Bus Admin____ Urban Planning___ Public Policy___ Law___ Information___

Other, please specify_____

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1) Have you completed the **2003-2004 FAFSA or Renewal FAFSA** (Free Application for Federal Student Aid) which is required for need-based aid consideration? **(Submit to Federal Processor by March 15th)**
   YES_____ NO, but I plan to_____ OR
   NO, I am only applying for continuation of SSW merit-based aid _____
2) List outstanding amount (still owed) on your educational **loans** from federal sources:

	BALANCE STILL OWED
UNDERGRADUATE	$_____
GRADUATE (prior to MSW)	$_____
GRADUATE (**MSW - estimate through S/S term**)	$_____
TOTAL	$_____

4) **How did you finance your first year of study (Fall-Winter Terms 2002-2003)?** ***NOTE: Figures should reflect the total student budget (tuition, living expenses, books/supplies, child care, etc.)***. The estimated UM Student Budget for two terms as a MSW Student: *Resident: $24,500 and Non-Resident $35,500.* Please check all available resources below and indicate $ amounts. (Where did the money come from?)

AMOUNT

a. ____SSW Tuition Grant/Scholarship(s) $_____

b. ____SSW Award (Other, specify_____) $_____

c. ____Hartford Geriatric Fellowship $_____

d. ____Work/Study Program $_____

e. LOANS:

____Perkins Loan $_____

____Federal Direct Student Loan (subsidized & unsubsidized) $_____

Other Loan, specify_____ $_____

f. ____Parents/Family $_____

g. ____Veteran's Benefits $_____

h. ____Agency Stipend/Paid Field Instruction $_____

Source:_____

i. ____GSI (Grad Student Instructor) _____% appointment $_____

j. ____Employment (self) # Hrs./week _____ $_____

k. ____Employment (spouse) $_____

l. ____Savings $_____

m. ____Scholarship from other University sources $_____

Source:_____

n. ____Scholarship from non-University sources $_____

Source:_____

o. ____Other (i.e., ADC, SSI, Child Support, etc.)

(Specify)_____ $_____

TOTAL: [Should be about $24,500 (Resident); $35,500 (Non-Resident)] $_____

5) **Anticipated resources for Fall 2003 and/or Winter 2004 terms:**

Do you plan to work (other than Federal Work-Study) during the Fall Term 2003?

YES____ NO____ If yes, where?_____

Hrs./week _____Approx. gross earnings/week: $_____

Do you plan to work (other than Federal Work-Study) during the Winter Term 2004?

YES____ NO____ If yes, where?_____

Hrs./week_____Approx. gross earnings/week: $_____

Anticipated Savings as of 9/l/03: $_____

Spouse's total gross earnings (Sept. – April, 8 months) for 20 month students: $_____

Or (Sept. -- Dec., 4 months) for 16 month students: $_____

List any additional resources (i.e., GSI, scholarships from other sources, Hall Director, etc):

(Specify)_____ $_____

_____ $_____

6) **Anticipated expenses: (Estimated Tuition & Fees Per Term - Resident: $ 7,000 Non-Resident: $ 12,650)**

	Fall Term 2003(4 Months)	***OR*** **Fall/Winter 2003-2004 (8 Months)**
Tuition/Fees	$_____	$_____
Books/Supplies	$_____	$_____
Rent	$_____	$_____
Utilities	$_____	$_____
Transportation	$_____	$_____
Food	$_____	$_____
Child Care	$_____	$_____
(List names/ages):		
_____		
_____		
Medical/Dental	$_____	$_____
Auto Ins/Loan	$_____	$_____
Other:		
(Specify)_____	$_____	$_____
Personal Expenses	$_____	$_____
TOTAL	**$**_____	**$**_____
Univ of MI OFA Budget	**(Res: $13,035 Non-Res $18,726)**	**(Res: 26,069 Non-Res $37,451)**

7) **Field Instruction Information:**

How many days per week will you be in field instruction? Fall _____ Winter _____

In what city is your Field Instruction placement?_____

From what city will you be commuting to your placement?_____

How many miles round trip/per week?_____

Will your Field Instruction placement provide you with any funding/stipend for travel expenses, etc.?

YES_____ NO_____

If yes, indicate amount $_____

8) **Comments/Unusual Circumstances (please attach additional sheet if necessary):**_____

_____

_____

IT IS YOUR RESPONSIBILITY TO KEEP US INFORMED OF ANY CHANGES IN YOUR RESOURCES!!

THIS FORM MUST BE FULLY COMPLETED. INCOMPLETE INFORMATION WILL DELAY ACTION ON YOUR APPLICATION!

I certify that all information submitted on this form is complete and correct.

Signature_____Date_____