



# Estimated Cost of Attendance

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## ACADEMIC YEAR 2008-2009 FALL/WINTER (September–April)

The Office of Financial Aid establishes standard student budgets as a basis for awarding financial aid funds. These budgets reflect typical “modest but adequate” expense patterns of University of Michigan students based on research conducted by the Office of Financial Aid.

While actual expenses will vary based on lifestyle, the estimated costs listed here should assist you in planning your own budget.

### \*Special note to nonresident students:

There are significantly higher tuition charges for nonresident students because the University of Michigan is a publicly supported state institution and a portion of the full cost to Michigan residents is subsidized by the state. While the Office of Financial Aid (OFA) does not have sufficient funds to meet the full demonstrated financial need of nonresident students, those students who are eligible for scholarships from U-M schools/colleges or private sources may be able to cover their costs through these combined resources. Other options often utilized by nonresident families are the Federal Direct PLUS Loan (available to the parents of undergraduate students), the Grad PLUS Loan program (for Graduate students), and private loan sources (see the information on private loans on the OFA website: [www.finaid.umich.edu/types\\_of\\_financial\\_aid/loans/privloans.asp](http://www.finaid.umich.edu/types_of_financial_aid/loans/privloans.asp)).

For residency questions, contact the Registrar’s Office at (734) 764-1400 or see [www.umich.edu/~regoff/resreg.html](http://www.umich.edu/~regoff/resreg.html)

### Michigan Residents (In-State):

	Tuition & Fees	Books & Supplies	Room & Board	Personal/ Misc.	TOTAL BUDGET
Fr/So <sup>1</sup>	\$11,037	\$1,048	\$ 8,590	\$2,054	\$22,729
Jr/Sr <sup>2</sup>	\$12,439	\$1,048	\$ 8,590	\$2,054	\$24,131
Grad <sup>3</sup>	\$16,685	\$1,192	\$11,320	\$4,042	\$33,239

### Nonresidents (Out-of-State)\*:

	Tuition & Fees	Books & Supplies	Room & Board	Personal/ Misc.	TOTAL BUDGET
Fr/So <sup>1</sup>	\$33,069	\$1,048	\$ 8,590	\$2,054	\$44,761
Jr/Sr <sup>2</sup>	\$35,391	\$1,048	\$ 8,590	\$2,054	\$47,083
Grad <sup>3</sup>	\$33,399	\$1,192	\$11,320	\$4,042	\$49,953

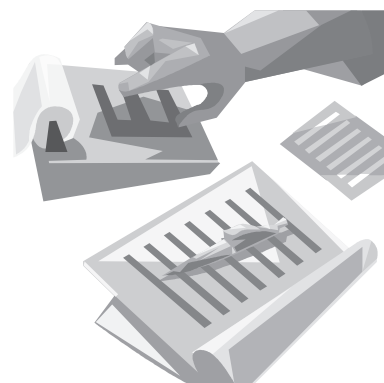
<sup>1</sup> Fr/So = Cost per year for freshmen and sophomores

<sup>2</sup> Jr/Sr = Cost per year for juniors and seniors

<sup>3</sup> Grad = Cost per year for graduate students

### Tuition and Fees

Tuition and fees for the 2008-2009 academic year were set by the U-M Regents in June 2008. The rates listed here for undergraduates apply to students in the College of Literature, Science, and the Arts. Tuition and fees may be higher or lower, depending on a student’s program of study. Current full- and part-time tuition and fees for all U-M schools and colleges are available from the Office of the Registrar’s website: [www.umich.edu/~regoff/tuition](http://www.umich.edu/~regoff/tuition).



### Spring/Summer

Spring/Summer term budgets are available in March each year at [www.finaid.umich.edu/financial\\_aid\\_basics/cost.asp](http://www.finaid.umich.edu/financial_aid_basics/cost.asp).

**Book and supply costs** for students in the School of Art & Design, Architecture and Urban Planning, Dental Hygiene, and Business Administration are typically higher than the above estimates. Contact the Office of Financial Aid for exact figures.

**The room and board rates** listed above are estimated and based on double occupancy in a residence hall. The room and board allowance for students living with parents and commuting to campus is an estimated **\$2,354** for the academic year.

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## Keep In Mind:

If you live off-campus, you may save money by having **roommates.**

The four Cs—**cars, clothes, credit cards, and calls**—*can bust your budget!*

## Your U-M Account & eBill

Your student account for tuition, room and board, and other charges is administered by Student Financial Services (see contact information at right).

When a student is admitted to the university, a student account is established. Charges for university services are posted to this account.

A statement notification is sent by **email** to the student by the middle of each month in which there has been activity on the student account. Students access their statements (eBills) online on Wolverine Access (<https://wolverineaccess.umich.edu>). You can sign up your family and friends to be able to view your eBills/student account data by selecting “Parent/Family Authorization” while in Wolverine Access.

See [www.sfo.umich.edu/bdgtinfo.html](http://www.sfo.umich.edu/bdgtinfo.html) for information on the U-M Payment Plan, whereby families can pay for university charges in installments.

## HOW DOES FINANCIAL AID FIT IN?

Scholarships, grants, and loans administered by the university are applied directly to the charges on the student's eBill, usually during the first month of the term. Other aid, such as private scholarships sent to the university for disbursement and the Michigan Education Trust, is also directly applied to the student's account. Work-Study awards are not applied to the account because funds are earned through work and students receive paychecks. For more information, see [www.finaid.umich.edu/apply\\_and\\_receive\\_aid/receiving\\_your\\_aid/account.asp](http://www.finaid.umich.edu/apply_and_receive_aid/receiving_your_aid/account.asp).

## Tuition and Fees

The rates listed on the reverse side are for a full-time credit hour load, defined by the university as 12-18 credit hours per term for undergraduates. Students who elect fewer than 12 credit hours are charged on a per credit hour basis. Those who elect more than 18 credit hours pay for the additional hours. Full-time for graduate students is 8 credit hours per term. Detailed information on tuition and fee charges is available from the following U-M offices:

### Office of the Registrar

1207 LSA Building, 500 S. State Street (734) 763-5174  
or B430 Pierpont Commons (734) 763-7650  
[www.umich.edu/~regoff/tuition](http://www.umich.edu/~regoff/tuition)

### Student Financial Services

(734) 764-7447  
(877) 840-4738 (Toll Free)  
2226 Student Activities Bldg.  
[www.sfo.umich.edu](http://www.sfo.umich.edu)

## Personal and Miscellaneous

This category represents every other student expense not listed—transportation, meals not covered under the standard meal contract, long distance phone calls, clothes, personal hygiene, entertainment, etc. It is the most variable and personal component of anyone's budget (the financial aid budget allows about \$65 per week). Personal spending can make or break a college budget! *The most important thing is to set yourself an allowance, keep track of your expenses, and stick to your budget!*



## Books and Supplies

Costs vary by program, course load, and classes selected. You may be able to reduce your costs significantly by buying used books and by using the university's extensive library and reserve book system.

## Room and Board

Housing costs can vary significantly based on the living arrangements you select. The university residence halls offer a variety of room types and meal plans. The Office of Financial Aid uses the standard “double occupancy” rate in the budget to determine aid eligibility; however, you would pay more for a single room and less for an economy triple. A detailed schedule of room and board options and their rates is available from the **Housing Information Office, (734) 763-3164, [www.housing.umich.edu](http://www.housing.umich.edu)**.

**Off-Campus Housing:** The Ann Arbor community offers many options for living arrangements. The financial aid budget allows for off-campus rent, utility, and food costs up to the estimated cost for a standard double-occupancy room in a campus residence hall. However, your costs will depend on your housing arrangements and lifestyle. We suggest you carefully evaluate the costs you might incur if you live off-campus.

**Commuting:** Students who live at home and commute to campus will reduce room and board costs significantly. The allowance for room and board in the financial aid budget for commuting students is an estimated **\$2,354** for the academic year, to acknowledge ongoing family household expenses (food, utilities, etc.), and transportation costs.