



The Office of Financial Aid has compiled the information listed here for international students at the University of Michigan-Ann Arbor. This information is also on the web at www.finaid.umich.edu/International.

Federal regulations and University policy severely limit the types of financial assistance available to non-U.S. citizens. University admissions policy requires that international students (those with F-1, F-2, J-1, J-2, or G series visas) have enough resources to meet their expenses throughout their stay at the University; students with these visas are not eligible for federal student aid.

Non-U.S. citizens may qualify for federal student financial aid programs (federal loans, grants, and Work-Study programs) only if they fall into one of the categories below. Contact the Office of Financial Aid for federal student aid application procedures:

1. A U.S. national (includes natives of American Samoa or Swain’s Island)
2. A U.S. permanent resident with an I-151, I-551, or I-551C (Permanent Resident Card)
3. An eligible non-citizen with an Arrival-Departure Record (I-94) from the U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:
 - a) “Refugee”
 - b) “Asylum Granted”
 - c) “Cuban-Haitian Entrant, Status Pending”
 - d) “Conditional Entrant” (valid only if issued before April 1, 1980)
 - e) “Parollee” (you must be paroled into the United States for at least one year, and you must be able to provide evidence from the USCIS that you are in the United States for other than temporary purpose and intend to become a citizen or permanent resident)

Eligibility notes:

- Students with F1, F2, J1 or J2, and G Series visas are not eligible for financial aid. If you have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you are **not** eligible for federal student aid.
- Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau are eligible only for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOGs) and Federal Work-Study. Contact the Office of Financial Aid.
- Persons with G-series visas (pertaining to international organizations) are not eligible. For more information about other types of visas that are not acceptable, check with your school’s financial aid office.
- An Authorization for Parole document is not sufficient for financial aid.

Other Possible Funding Sources:

- **Long-Term Loan Option:** An international student MAY be eligible for the private long-term CitiAssist Loan for U-M domestic students, if the student has a creditworthy co-signer who is a U.S. citizen or permanent resident.
- **For more information concerning financial aid and private scholarships for international students, we suggest that you contact:**
 - the U.S. State Department (exchanges.state.gov)
 - the Consulate or Embassy of your home country
 - the eduPASS website (www.edupass.org/finaid)
- **If you have already been admitted to University of Michigan, also contact:**
 - your University of Michigan School, College, or Department (www.umich.edu/units.php)
- **Private loan program for students from India:** Global Student Loan Corporation, in association with HSBC, offers a student loan program to students from India to attend U.S. schools. Visit www.GlobalSLC.com to find out the loan terms and conditions. (U-M has not endorsed this program, but we are making the information available to students.)

The University of Michigan (U-M) International Student Loan Program:

This is a **short-term, low-interest** loan program for international students enrolled full-time. It should be used as a last resort to provide some funding in emergency situations. Prior examples have included the need to travel home immediately due to a family crisis or a national circumstance. Because this is a loan program and the funds must be repaid, the long-range solution must include identifying sources of funds to repay the loan.

Loan Program/ Sponsor & How to Apply	<p>U-M International Student Loan Program</p> <ul style="list-style-type: none"> • Contact the Office of Financial Aid to complete an International Student Loan application and attach all documentation that will support the request. • Documentation includes a budget sheet, proof of the emergency and demonstrated ability to meet the standard costs of attendance. • Students will be notified in a timely manner of their eligibility for the loan, usually within one week after submitting application.
Eligible Borrower & Loan Amount	<ul style="list-style-type: none"> • Must be attending the University of Michigan-Ann Arbor full-time (12 hours per term for undergraduate students; 8 hours per term for graduate students.) • Must be making satisfactory academic progress (www.finaid.umich.edu/SAP) • Must experience an unanticipated financial crisis during the period in which the loan is requested. Documentation of the crisis is required. An unanticipated financial crisis does NOT include: increase in tuition, increase in need because of change in family size, or increase in living costs because of inflation. • Must document ability to meet the majority of attendance costs. • The amount of the loan will be determined by the need of the student, but in no case can it exceed \$1,500.
Loan Terms, Interest Rate, & Repayment Terms	<ul style="list-style-type: none"> • An annual interest rate of 3 percent will accrue on the loan beginning on the day the student receives the loan and ending when the loan has been paid in full. • The repayment date of all loans originating in the Fall and Winter terms will be negotiated with the student, but it will not be extended beyond Aug. 1 of the academic year in which the loan originates; loans originating during Spring/Summer terms must be repaid by Dec. 1. • Students may receive only one International Student Loan per academic year. • Students must not have outstanding short-term University Loans in excess of \$2,500; this includes any combination of University (emergency) Loans and International Student Loans.