



GUIDE TO

Consumer Information

Information on the institution, financial assistance, scholarship fraud, graduation rates, athletic participation, campus security, student rights and responsibilities, and the Family Educational Rights and Privacy Act at the University of Michigan-Ann Arbor campus. This information is also available at: www.finaid.umich.edu/financial_aid_library/consumer.asp

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, this guide contains a summary of consumer information that must be made available to all students at the University of Michigan (U-M). Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained. If you need assistance obtaining information listed in this brochure, contact the Office of Financial Aid (see address below). All addresses listed end with:

University of Michigan
Ann Arbor, MI 48109

General Information about the University

■ *Family Educational Rights and Privacy Act:*

In carrying out their assigned responsibilities, many offices at the University of Michigan collect and maintain information about students. Although these records belong to the university, both university policy and federal law accord students a number of rights concerning these records. The Federal Family Educational Rights and Privacy Act (FERPA) establishes the rules and regulations regarding access to and disclosure of student records.

To fulfill FERPA requirements, the university has established Policies on Student Records. These policies outline a student's rights regarding his/her records, where records about the student may be kept and maintained, what kinds of information are in those records, the conditions under which the student or anyone else may have access to information in those records, and what action a student can take if it is believed that the information in his/her record is inaccurate or that the student's rights have been compromised. The policies on student records are on the web at www.ro.umich.edu/ferpa. For more information or to receive a copy, contact the Office of the Registrar, 1210 LSA Building, 500 South State St., Tel: (734) 647-3502.

Because the university does not maintain all student records in one location, each office that maintains student

records is required by the U-M Regents to develop a written statement of its policies and procedures for handling those records; these statements are available for students to examine in the respective offices. In addition, copies of the university's policies on student records and the pertinent federal law, the Family Educational Rights and Privacy Act of 1974 (FERPA), are posted in the Office of the Registrar's Student Services locations and are also available in all deans' offices (see school/college contact information at www.umich.edu/units.html).

■ *Facilities & Services for Disabled Students:*

For information on facilities and services for disabled students, contact the Office of Services for Students with Disabilities, G-664 Haven Hall, 505 S. State St., Tel: (734) 763-3000, TTY: (734) 615-4461, www.umich.edu/~sswd.

■ *Student Body Diversity:*

For information about the diversity of the university student body, contact the Office of Budget and Planning, 520 E. Liberty, Suite 300, Tel: (734) 998-7654, <http://sitemaker.umich.edu/obpinfo/home>.

■ *Cost of Attending the University:*

For actual U-M tuition and fee charges contact:

Office of the Registrar
1210 LSA Building, 500 South State St.
TEL: (734) 615-1572
WEB: www.ro.umich.edu/tuition

For estimated tuition and fees, books and supplies, room and board, and personal/miscellaneous expenses contact:

● *Office of Financial Aid*

2500 Student Activities Bldg., 515 E. Jefferson St.
TEL: (734) 763-6600
WEB: www.finaid.umich.edu/financial_aid_basics/cost.asp

- **Graduate Business Students contact:**
Stephen M. Ross School of Business
Financial Aid Office
Electronic Education & Resources Bldg., 2nd floor, E2540
TEL: (734) 764-5139
WEB: www.bus.umich.edu/Admissions/FinancialAid
- **Graduate Dental Students (other than Ph.D.) contact:**
Assistant Director of Financial Aid, School of Dentistry
1011 N. University
TEL: (734) 763-4119
WEB: www.finaid.umich.edu/apply_and_receive_aid/applying_for_aid/graduate_students/dental.asp
- **Law Students contact:**
Law School Office of Financial Aid
310 Hutchins Hall
TEL: (734) 764-5289
WEB: www.law.umich.edu
- **Medical School Students contact:**
Medical School Financial Aid Office
C5124 Med Sci I, 1301 Catherine
TEL: (734) 763-4147
WEB: www.med.umich.edu/medschool/financialaid/index.html

■ *Refund Policy:*

The university has a tuition refund policy that stipulates the amount of tuition and fees that are refunded to a student who withdraws from all classes during a term. See www.finaid.umich.edu/apply_and_receive_aid/receiving_your_aid/refund.asp. *Graduate Business, Dental, Law, and Medical students must contact their respective financial aid office.*

■ *Withdrawal Procedures:*

Students who are withdrawing from all classes at the university must notify the Registrar's Office by following specific withdrawal procedures posted on the web at www.ro.umich.edu. *Graduate Business, Dental, Law, and Medical students must contact their respective financial aid office.*

■ *Repayment Policy (Return of Title IV Aid):*

The federal government mandates that students who withdraw from all classes may only keep the financial aid (federal Title IV grant and loan assistance) they have "earned" up to the time of withdrawal. Funds that were disbursed in excess of the earned amount must be returned by the university and/or the student to the federal government. The repayment policy is available online at www.finaid.umich.edu/apply_and_receive_aid/receiving_your_aid/refund.asp and from the Office of Financial Aid. *Graduate Business, Dental, Law, and Medical students must contact their respective financial aid office.*

■ *Descriptions of Academic Programs:*

Information on the university's academic programs, degree offerings, and plans for future programs is available from the various schools/colleges and admitting offices (Undergraduate Admissions and Rackham School of Graduate Studies). See www.umich.edu/units.php for contact information.

■ *Instructional Facilities and Labs:*

Information on the university's instructional facilities and laboratories is available from the various schools/colleges and admitting offices (Undergraduate Admissions and Rackham School of Graduate Studies); see www.umich.edu/units.php for contact information. Also see www.umich.edu/libraries.php for information on library resources at the university.

■ *Faculty:*

Information on the university's faculty and instructional personnel is available from the various schools/colleges. See www.umich.edu/units.php for contact information. See www.crlt.umich.edu/gsis/gsi.php for information on training provided to graduate student instructors at the university.

■ *Accreditation Information:*

Students may review copies of documents regarding entities that accredit, license, or approve the institution and its programs. The University of Michigan is accredited by the North Central Association of Colleges and Schools, Higher Learning Commission, 30 North LaSalle Street, Suite 2400, Chicago, IL 60602-2504. Tel: (800) 621-7440. Contact the U-M Office of Budget and Planning to review the accreditation documents: Office of Budget and Planning, 520 E. Liberty, Suite 300, Tel: (734) 998-7654, <http://sitemaker.umich.edu/obpinfo/home>.

For accreditation information for the various U-M schools/colleges, contact the schools/colleges directly (see www.umich.edu/units.php for contact information).

■ *Copyright Infringement Policies:*

Information about the university's policies related to the use of copyright material, including peer-to-peer file sharing, can be found on the website **Copyright at the University of Michigan** (www.lib.umich.edu/copyright).

Information on Student Financial Assistance

■ *Graduate Business, Dental, Law, and Medical Students:*

Contact your respective financial aid office (see listings, this page) to request financial aid information.

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■ *All Other Students:*

Contact the Office of Financial Aid (see contact information on page 1). Most information is available in the Office of Financial Aid publication *Required Reading* (paper copy available on request) and on the following websites:

● **Overview of Financial Aid Programs:**

Including where to find grant sources from Michigan and other states: www.finaid.umich.edu/types_of_financial_aid/programs.asp

● **How to Apply for Aid:**

www.finaid.umich.edu/apply_and_receive_aid/applying_for_aid/genapply.asp

● **Aid Eligibility Requirements:**

www.finaid.umich.edu/types_of_financial_aid/programs.asp and www.finaid.umich.edu/financial_aid_basics/whois.asp

● **How Eligibility for Need-Based Aid Is Determined and How Need-Based Aid Is Awarded:**

www.finaid.umich.edu/financial_aid_basics/howneed.asp

● **Financial Aid for Study Abroad:**

Students enrolled in a U-M-sponsored study abroad program may apply for financial aid through the Office of Financial Aid. See www.finaid.umich.edu/apply_and_receive_aid/applying_for_aid/abroad.asp

■ *Rights and Responsibilities of Aid Recipients:*

● **Continued Eligibility for Aid:**

www.finaid.umich.edu/financial_aid_basics/packages.asp and www.finaid.umich.edu/apply_and_receive_aid/receiving_your_aid/terms.asp

● **Satisfactory Academic Progress:**

This is the term used to denote a student's successful completion of course work toward a certificate or degree. Students must maintain specific academic progress requirements to be eligible for financial aid. See www.finaid.umich.edu/apply_and_receive_aid/receiving_your_aid/sap.asp

● **Method and Frequency of Disbursements:**

Financial aid is disbursed (released) to students in different ways depending on the type of aid and other factors. See www.finaid.umich.edu/apply_and_receive_aid/receiving_your_aid/disbursement.asp

● **Terms and Conditions of Financial Aid Employment:**

For information on Work-Study employment see: www.finaid.umich.edu/types_of_financial_aid/studentwork.asp and www.studentemployment.umich.edu

● **Terms of Student Loans, Including Necessity of Repayment and Sample Repayment Schedule:**

See www.finaid.umich.edu/types_of_financial_aid/loans/loans.asp and www.finaid.umich.edu/types_of_financial_aid/loans/repay.asp

● **Terms/Conditions of Deferment or Cancellation of Perkins Loan, Direct Stafford, or FFEL Loan Because of Volunteer Service:**

Students may receive deferment or cancellation of loans for volunteer service such as Peace Corps, Armed Services, etc. See the "Terms" column of the Major Aid Programs chart at www.finaid.umich.edu/types_of_financial_aid/programs.asp

■ *Scholarship Fraud:*

According to the Federal Trade Commission, perpetrators of financial aid fraud often use the following lines to sell their scholarship services; students should avoid any scholarship service or website that says the following:

- "This scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work."
- "This scholarship will cost some money."
- "You've been selected by a 'national foundation' to receive a scholarship" or "You're a finalist" in a contest you never entered.

If you believe you've been the victim of scholarship fraud, wish to file a complaint, or want more information, call 1 (877) FTC-HELP or see www.ftc.gov/scholarshipcams. On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act to enhance protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud.

Student Outcomes

■ *Graduation and Retention Rates:*

The U-M graduation rate after six years for the 2001-2002 freshman class is 88%. This is the rate for degree-seeking full-time undergraduates who have graduated from their programs within 150% of the normal time for graduation. Graduation and retention rates are available from the Office of Budget and Planning and from the Office of the Registrar (www.ro.umich.edu/enrollment). Graduation rates are published on the Office of Budget and Planning's website: http://sitemaker.umich.edu/obpinfo/student_characteristics_and_statistics.

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■ *Graduation and Retention Rates for Student Athletes:*

This must be provided to student-athletes, their parents, high school coaches, and guidance counselors when an athletically related student aid offer is made. The NCAA provides this information directly to high schools. For information, contact the Athletic Department, 1000 S. State St., Tel: (734) 647-2583.

■ *Employment for Graduates:*

Available information about job placement rates and the types of employment obtained by U-M graduates may be obtained from the U-M Career Center (www.careercenter.umich.edu), the career services offices of the U-M schools and colleges (see www.umich.edu/units.php for contact information), and the Office of Budget and Planning (<http://sitemaker.umich.edu/obpinfo/home>).

■ *Graduate and Professional Education for Graduates:*

Available information about the types of graduate and professional schools in which U-M graduates enroll may be obtained from the U-M Career Center (www.careercenter.umich.edu), the career services offices of the U-M schools and colleges (see www.umich.edu/units.php for contact information), and the Office of Budget and Planning (<http://sitemaker.umich.edu/obpinfo/home>).

■ *Athletic Program Participation & Financial Support:*

As part of The Equity in Athletics Disclosure Act, information on annual participation rates and financing of men's and women's sports in intercollegiate athletic programs is available by request to students and the general public. For more information or to receive a copy of the report, contact the Athletic Department, 1000 S. State St., Tel: (734) 647-2583.

Health and Safety

■ *Campus Safety and Security:*

The U-M Department of Public Safety (DPS) has state-certified police officers, public safety officers, and parking enforcement officers who patrol the campus area. These officers are supported by communications officers, administrators, and investigators. DPS is a service-oriented department whose mission is to contribute to and promote a safe and secure community while respecting the rights and dignity of all persons utilizing facilities and programs of the university.

The Department of Public Safety distributes the university's Campus Safety Handbook, which includes three-year statistics concerning reported crimes that have occurred on campus; in unobstructed public areas immediately adjacent to or running through the campus; and in certain noncampus facilities. The handbook also

includes institutional policies concerning campus security, such as policies concerning alcohol and drug use, crime prevention, the reporting of crimes, sexual assault, and other matters. You can view the Campus Safety Handbook online at <http://police.umich.edu/docs/clery.pdf>. For more information or to request printed copies of the handbook, visit <http://police.umich.edu> or contact the Department of Public Safety, 1239 Kipke Dr., Tel: (734) 763-3434.

■ *Vaccination Policy:*

The University of Michigan's policies on immunizations for new students can be found on the University Health Service website: www.uhs.umich.edu/immuninfo.

Contact Information for Admitting Offices and Schools/Colleges

■ *Admitting Offices:*

● **Office of Undergraduate Admissions**

1220 Student Activities Bldg., 515 E. Jefferson St.

TEL: (734) 764-7433

WEB: www.admissions.umich.edu

● **Horace H. Rackham School of Graduate Studies**

Office of Graduate Admissions

0120 Rackham Bldg., 915 E. Washington

TEL: (734) 764-8129

WEB: www.rackham.umich.edu

■ *Schools/Colleges:*

To locate the contact information for your school or college, please see www.umich.edu/units.php.



The University of Michigan Guide to Consumer Information is produced by the UNIVERSITY OF MICHIGAN OFFICE OF FINANCIAL AID

515 E. Jefferson Street • 2500 Student Activities Building
Ann Arbor, MI 48109-1316 • TEL: (734) 763-6600

EMAIL: financial.aid@umich.edu • WEB: www.finaid.umich.edu

THE REGENTS OF THE UNIVERSITY:

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Nondiscrimination Policy Statement

The University of Michigan, as an equal opportunity/affirmative action employer, complies with all applicable federal and state laws regarding nondiscrimination and affirmative action. The University of Michigan is committed to a policy of equal opportunity for all persons and does not discriminate on the basis of race, color, national origin, age, marital status, sex, sexual orientation, gender identity, gender expression, disability, religion, height, weight, or veteran status in employment, educational programs and activities, and admissions. Inquiries or complaints may be addressed to the Senior Director for Institutional Equity, and Title IX/Section 504/ADA Coordinator, Office of Institutional Equity, 2072 Administrative Services Building, Ann Arbor, Michigan 48109-1432, 734-763-0235, TTY 734-647-1388. For other University of Michigan information call 734-764-1817.

Subject to Change: Because of the nature of federal, state, and institutional guidelines affecting financial aid programs, the information contained in this website is subject to change.