

# DETERMINING ELIGIBILITY

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## Federal Direct Loan Eligibility

To qualify for Federal Direct Loans, eligibility is based on family resources as determined by the FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa/>). To receive Federal Direct Loans at the University of Michigan-Dearborn, students must meet the following requirements:

- Be admitted to a graduate degree program.
- Maintain satisfactory academic progress.
- Be a U.S. citizen or an eligible non-citizen.
- Be enrolled in at least 4 credit hours.
- Have a high school diploma or equivalent.
- Not owe a refund on any previous Title IV funds or be in default on any federal student loan.

For more information, visit [studentaid.gov](https://studentaid.gov) (<https://studentaid.gov>).

## Merit-Based Scholarships

Merit-based scholarships (<https://umdearborn.edu/one-stop/financial-aid/types-aid/scholarships/graduate-domestic-international-students/>) are awarded based on the student's admission application. No additional application is required for these scholarships.

Please note that if a student is receiving tuition assistance from their employer, the amount of the tuition scholarship will be reduced accordingly.