

AVAILABLE FINANCIAL ASSISTANCE

Financial aid is available through a single application, the FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa/>).

The three main types of aid are:

- **Scholarships & Grants:** Any money provided to students that does not have to be repaid. They can be called grants, scholarships, tuition remissions, gift aid, or tuition waivers. Grants and scholarships are provided based on many different factors.
- **Federal Loans:** Also known as the Direct Loan Program, which allows eligible students and parents to borrow directly from the U.S. Department of Education at participating colleges or universities. Federal student loans include Direct Subsidized, Direct Unsubsidized and the Direct PLUS programs for parents of dependent students and graduate or professional students.
- **Federal Work-Study:** Provides funding for part-time jobs for undergraduate and graduate students with financial need. Unlike grants and loans, FWS is paid to students as they earn the funds by working.

To qualify for most types of aid, students must be enrolled at least half-time (6 or more credit hours per semester) in courses that count toward their degree.

- Undergraduate students (first bachelor's degree) can receive grants, loans, and work-study aid.
- Students pursuing a second bachelor's degree are eligible only for loans and work-study aid.

Eligibility Requirements

- Students must be admitted to a degree-granting program to qualify for financial aid.
- Students in Personal Enrichment, English Proficiency, or Non-Candidate for Degree status are generally not eligible for financial aid.
- Guest, Prospective Degree, and Alumni Enrichment students are generally ineligible for aid, though some exceptions may apply.

Students admitted under these categories should contact the Office of Financial Aid and Scholarships for guidance.

Course Program of Study (CPOS)

To receive federal financial aid (like Pell Grants, Loans, and Work-Study), students must be enrolled in courses that are part of their declared Program of Study. This ensures that only courses relevant to a student's degree are funded, helping them complete their degree on time and reduce costs, including student loan debt. For more information, visit the Course Program of Study page (<https://umdearborn.edu/one-stop/financial-aid/accepting-and-receiving-aid/course-program-study/>).