Applying for Financial Aid

1. Complete the FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA). It can be found online at www.fafsa.gov. It is the only financial aid application CCS requires.

2. FILE EARLY! Some aid is available on a first-come, first-served basis, so we recommend you file by March 1 for maximum consideration.

3. Indicate on the FAFSA that the College for Creative Studies (Title IV code 006771) is one of your schools of choice. TIP for MI residents: Michigan has some kinds of aid that are available only to students attending private colleges in Michigan. In order to be considered for eligibility, students must list a private Michigan college (example: CCS) in the first spot among their schools of choice when completing their FAFSA. The order in which the schools are listed does not otherwise affect aid eligibility and does not indicate preference of one school over another.

4. Review your application very carefully for accuracy before submitting it to the Department of Education. For the FAFSA to be considered completed, it must be signed by both the student and the parent (if applicable). This can be done electronically utilizing a PIN number you create or by printing and mailing a signature page.

5. CCS will receive the results of your application in 7 – 10 days. Your financial aid award will be based on your FAFSA information and your admission composite score.

   • Your admission composite score may qualify you for a CCS scholarship or award
   • The FAFSA information may qualify you for additional need-based aid from the federal government, the state government or the College

6. In some cases additional documentation may be required before your financial aid package can be completed. If this is the case, you will be notified in writing (via email). We will begin to package awards in March. The earlier we have all required information, the earlier you will receive your package.

7. If your financial circumstances have changed since you filed your financial aid application (job loss, etc.), please contact our office. We may be able to help you make corrections that reflect your current situation.

Duration of Financial Aid

Full-time students may receive financial aid for a maximum of 6 years (12 semesters) of full-time awards. Half-time students are eligible for a maximum of 12 years (24 semesters) of half-time awards. State of Michigan funds may have a lower maximum number of years for both full-time and part-time enrollment.

Your Financial Aid Award

1. Once all necessary documentation has been received, you will receive a Financial Aid Notification letter detailing gift and loan funds for which you are eligible. Your letter will also include an estimate of remaining charges after financial aid awards are deducted.

2. Complete the Financial Aid Notification letter by indicating if you accept or decline the individual awards and returning one copy of the letter to our office.

3. Students accepting Federal Direct Stafford Loans need to complete: (1) a Subsidized/Unsubsidized Master Promissory Note; and (2) Loan Entrance Counseling. These steps must be mandatory and will help you understand your rights and responsibilities in the student loan program. Detailed information and instructions can be found at www.studentloans.gov.

4. If additional funds are required to supplement the financial aid received, students can apply for private/alternative loans through a variety of banks and educational lending organizations. Parents of dependent students also have the option of applying for the Federal Parent PLUS Loan. These types of loans are not guaranteed and require lender approval based on credit and/or income conditions. To secure a private loan in their name, most students will require a creditworthy cosigner. Information and instructions are available at www.collegeforcreativestudies.edu/finaid.

5. CCS strongly recommends that you have all your financing secured before the first day of classes.

Disbursement of Financial Aid

The award year consists of the Fall and Winter semesters for a total of 31 weeks. Awards are credited to student accounts at the beginning of each semester and are based on full-time status. At the end of the drop/add period, the enrollment status of each student is assessed to determine if the awards should be prorated due to less than full-time enrollment status. Students must be enrolled at least half-time (6 credits) to receive many kinds of aid. Once the proration procedure is complete, refunds will be calculated by the Business Office for students who have a credit balance on their account.

Refunds for first-time borrowers at CCS are not available until 3 – 4 weeks after the semester begins.

If you are interested in student employment or work-study, please check the Financial Aid section of Blackboard to see a complete listing of available jobs. If you are hired you will receive your award in the form of a bimonthly paycheck.

If you have any questions, please call our office at 313.664.7495, or speak to one of the financial aid staff members at the numbers listed below.

Questions:

Concerning students with last names A – K: 313.664.7497
Concerning students with last names L – Z: 313.664.7468
Concerning loans: 313.664.7493
Awarding Philosophy

The College for Creative Studies makes every effort to remove cost as a barrier to education and make fair and equitable awards for all students. CCS uses merit and need components to determine the percentage of gift aid students receive from all sources. Assuming the student continues to meet eligibility requirements, the institutional portion of these awards will continue for four years.

Self-help aid is awarded according to the student’s need and eligibility and, in the case of work-study, available funds.

Types of Financial Aid

The College for Creative Studies has a strong commitment to assisting its students in meeting educational costs. Ninety-five percent of the students enrolled at the College are receiving some form of financial assistance through federal, state, College and private sources. The following financial assistance may be available to eligible students at the College for Creative Studies:

**FEDERAL**
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study
- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Direct PLUS Loans

**STATE**
- Michigan Competitive Scholarship
- Michigan Tuition Grant
- Michigan Tuition Incentive Program (TIP) Phase II
- Michigan Educational Trust
- Michigan Educational Savings Plan

**INSTITUTIONAL**
- Walter B. Ford II Award of Excellence Scholarship
- CCS Scholarships and Grants
- Donor-Restricted Scholarships
- Student Employment Programs

**ALTERNATIVE SOURCES**
- Outside Student-Specific Scholarships
- Alternative/Private Loan Programs

Eligibility Requirements

Eligibility for financial aid is determined by an analysis of family resources using the most recent calendar year to assess a family’s ability to contribute toward college costs. Adjustments to an application can be made due to a major change in circumstances, such as death, divorce, or loss of employment or benefits. To receive financial assistance from the College, students must:

1. Demonstrate financial need.
2. Be accepted for enrollment in a degree program.
3. Maintain satisfactory academic progress.
4. Be a U.S. citizen or permanent resident.
5. Be enrolled in a minimum of 6 credit hours.
6. Be registered with Selective Service (or be exempt).
7. Not owe a refund on previous Title IV funds received or be in default on any student loan.

Financial need is determined by filing the Free Application for Federal Student Aid (FAFSA).

CCS also awards scholarships based on merit. Students may qualify for these scholarships based on the strength of their admission composite score (portfolio, GPA and test scores) at the time of admittance to the College. No additional application is required for these scholarships. Students receiving tuition assistance from their employers will have their tuition scholarship reduced accordingly.
Cost of Attendance 2014 – 2015

Listed below are the average Fall and Winter costs for a full-time student at the College for Creative Studies. Full-time status means that you are enrolled for 12 to 18 credit hours in a degree program.

<table>
<thead>
<tr>
<th>DIRECT COSTS</th>
<th>FALL</th>
<th>WINTER</th>
<th>YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (12–18 credit hours)</td>
<td>$17,850</td>
<td>$17,850</td>
<td>$35,700</td>
</tr>
<tr>
<td>Commitment Fees</td>
<td>100</td>
<td>100</td>
<td>200</td>
</tr>
<tr>
<td>Resource Fees</td>
<td>575</td>
<td>575</td>
<td>1,150</td>
</tr>
<tr>
<td>Insurance Fee</td>
<td>42</td>
<td>-</td>
<td>42</td>
</tr>
<tr>
<td><strong>TOTAL DIRECT COSTS</strong></td>
<td>$18,567</td>
<td>$18,525</td>
<td>$37,092</td>
</tr>
</tbody>
</table>

**ON-CAMPUS HOUSING OPTIONS AND COSTS**

The following housing options are available to College for Creative Studies students.

**Loft-Style Units – Taubman Center**
- 3 – 4 students per unit
- Meal plan required
  - 4 students per unit
    - $2,410 per semester / $4,820 per year
  - 3 students per unit
    - $2,675 per semester / $5,350 per year

**Apartment-Style Units – Art Centre Building**
- 3 – 6 students per unit
- Meal plan optional
  - 4 or more students per unit
    - $2,410 per semester / $4,820 per year
  - 3 or less students per unit
    - $2,675 per semester / $5,350 per year

**ON-CAMPUS MEAL PLANS**

CCS dining dollars may be used at the CCS cafeteria, in campus vending machines or at the after-hours grill. Additional points can be purchased as needed. Remaining points at the end of the Fall semester will roll over to the Winter semester. Remaining points at the end of the Winter semester will be forfeited.

- **1,580 dining dollars per semester**
  - $1,450 per semester / $2,900 per year
- **785 dining dollars per semester**
  - $725 per semester / $1,450 per year

*The information listed here applies to on-campus housing only. If you live in an off-campus apartment or home, your housing cost will vary from the above-mentioned figures.
# Yearly Cost of Attendance Worksheet

## Estimated Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Tuition</td>
<td>$__________</td>
</tr>
<tr>
<td>- Full-Time (12–18 credits) = $35,700</td>
<td>$__________</td>
</tr>
<tr>
<td>- Less than Full-Time (1.5–11.5 credits) = $1,190 x No. of Credits</td>
<td>$__________</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>$__________</td>
</tr>
<tr>
<td>Books / Supplies (CCS estimates $2,600/yr.)</td>
<td>$__________</td>
</tr>
<tr>
<td>Monthly Rent / Housing (x8)*</td>
<td>$__________</td>
</tr>
<tr>
<td>Monthly Food (x8)*</td>
<td>$__________</td>
</tr>
<tr>
<td>Monthly Phone / Utilities (x8)*</td>
<td>$__________</td>
</tr>
<tr>
<td>Clothing**</td>
<td>$__________</td>
</tr>
<tr>
<td>Laundry / Dry Cleaning**</td>
<td>$__________</td>
</tr>
<tr>
<td>Monthly Transportation (x8) (CCS estimates $2,000/yr.)</td>
<td>$__________</td>
</tr>
<tr>
<td>Medical / Dental**</td>
<td>$__________</td>
</tr>
<tr>
<td>Monthly Entertainment and Recreation (x8)**</td>
<td>$__________</td>
</tr>
<tr>
<td>Monthly Child Care (x8)</td>
<td>$__________</td>
</tr>
<tr>
<td>Other</td>
<td>$__________</td>
</tr>
<tr>
<td><strong>Total Estimated Expenses</strong></td>
<td>$__________</td>
</tr>
</tbody>
</table>

* CCS estimates a total of $8,250 per year for room and board expenses.
** CCS estimates a total of $1,700 per year for personal expenses.

## Projected Income

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money from Savings</td>
<td>$__________</td>
</tr>
<tr>
<td>Money from Parents / Spouse</td>
<td>$__________</td>
</tr>
<tr>
<td>Money from Employment</td>
<td>$__________</td>
</tr>
<tr>
<td>Scholarships</td>
<td>$__________</td>
</tr>
<tr>
<td>Grants</td>
<td>$__________</td>
</tr>
<tr>
<td><strong>Loans:</strong></td>
<td></td>
</tr>
<tr>
<td>- Direct Subsidized Loan Award Amount</td>
<td>$__________</td>
</tr>
<tr>
<td>- Direct Unsubsidized Loan Award Amount</td>
<td>$__________</td>
</tr>
<tr>
<td>- Federal PLUS Loan Amount</td>
<td>$__________</td>
</tr>
<tr>
<td>- Alternative Loan Amount</td>
<td>$__________</td>
</tr>
<tr>
<td>- Other</td>
<td>$__________</td>
</tr>
<tr>
<td><strong>Total Annual Income</strong></td>
<td>$__________</td>
</tr>
</tbody>
</table>

## Tip:

If your total estimated expenses are greater than your total annual income, or if you simply feel you need more discretionary income, you will need to cut back on the money you spend. Before you borrow additional funds, reexamine your expenses and see if there are ways you can cut costs and save money.