



2019 – 2020 Undergraduate Costs & Financial Aid

Office of Financial Aid

313.664.7495

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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.

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

Eligibility Requirements

Eligibility for need-based financial aid is determined by an analysis of family resources calculated by the Free Application for Federal Student Aid (FAFSA). To receive need-based 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 eligible non-citizen
5. Be enrolled in a minimum of six credit hours (for Direct Loans)
6. Be registered with Selective Service (or be exempt)
7. Have obtained a high school diploma or equivalent
8. Not owe a refund on previous Title IV funds received or be in default on any federal student loan

For more information, visit studentaid.gov.

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.

Duration of Financial Aid

Full-time students may receive financial aid for a maximum of six years (12 semesters) of full-time awards. Half-time students are eligible for a maximum of 12 years (24 semesters) of half-time awards.

Grants and scholarships from the State of Michigan may have a lower maximum number years for both full- and part-time enrollment.

Federal subsidized/unsubsidized loan availability is subject to aggregate maximums. Dependent students have an aggregate maximum of \$31,000 and independent students \$57,500. This equates to 4.5 - 5 years of eligibility if the maximum yearly amounts are utilized.

Transfer students may have reduced eligibility if they utilized federal and state aid programs at previous schools.

Types of Financial Aid

The College for Creative Studies has a strong commitment to assisting its students in meeting educational costs. Ninety-eight 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

Institutional

CCS Scholarships and Grants
Donor-Restricted Scholarships
Student Employment Programs

Alternative Sources

Outside Student-Specific Scholarships
Alternative/Private Loan Programs
State-Based College Savings Plans

Disbursement of Financial Aid/Refunds

The main award year consists of two semesters (Fall and Winter) 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 (12 credits or more). Awards will be adjusted for students attending less than full-time based on their actual semester enrollment. Students must be enrolled at least half-time (six credits) to receive most kinds of financial aid.

Students whose total financial aid is greater than the charges owed to the school will receive a refund for the overage. Refunds for all borrowers at CCS will be processed the week before each semester is set to begin. If your financial aid funds and/or supplemental loans are in excess tuition and housing charges owed to CCS, the Cashier's office will issue a refund check to you for the overage. It is important to remember that financial aid is disbursed on a per semester basis, so if you have taken out an additional \$5000 for the year, you will receive \$2500 during the fall semester, and \$2500 during the winter semester. Refund checks are printed in the Cashier's office every Friday. You may also set up Direct Deposit for your refund through the Business Office.

ALL STUDENTS entitled to a refund should expect the refund within first the 1 - 2 weeks of the start of the semester.

Work-Study

Students interested in on-campus employment, known as work-study, should view the current available positions listed under the Financial Aid Office through Blackboard. Position listings are ongoing, so it is recommended that interested students periodically check for available positions. If you are interested in working in a specific area of the College and do not see a job listing, you can reach out to the area/department to see if there are any work-study opportunities. **Note:** Jobs are not assigned and hiring managers have discretion over who they hire. If hired, funds will be received in the form of a bi-weekly paycheck.

Applying for Financial Aid

1. As part of the admissions process, all CCS applicants are reviewed for a merit scholarship based on academic and artistic achievement.
2. To be reviewed for additional need-based financial aid from CCS and the federal and state governments, complete the Free Application for Federal Student Aid (FAFSA). The FAFSA can be completed before or after you apply for admission to CCS. **File Early!** Some aid is only available on a first-come, first-served basis, so it is recommended you file no later than March 1.
3. Start by creating an FSA ID and password at fsaid.ed.gov. The FSA ID will be used to login to and sign your FAFSA each year.
 - If you are considered a dependent for financial aid purposes, both you and your parent will need an FSA ID. It is essential that each person creates their own ID to ensure they know the username, password, email address and challenge questions. Without this information, it can be difficult gaining access to your account and can delay filling out necessary paperwork
 - Each person creating an FSA ID will need their own email address. An email address cannot be used with more than one ID. You can use email to unlock an ID, retrieve a forgotten username or reset a password. For security reasons, only the FSA ID owner should have these capabilities
 - The FSA ID serves as a legal signature and should not be shared with anyone, including family, school personnel, loan servicers or contact center agents
4. Visit fafsa.gov complete the FAFSA, and indicate that College for Creative Studies (federal school code **006771**) is one of the schools you want to receive your information.
5. The FAFSA requests that you report past income information to determine financial need. If the income reported on your FAFSA has been impacted by financial hardship, fill out and submit the FAFSA as requested, but separately contact our office. We may be able to help make adjustments that reflect your current situation.
6. Review your application carefully for accuracy before submitting. For the FAFSA to be considered completed, it must be signed by both the student and the parent (if applicable) using the FSA ID and password.
7. CCS will receive the results of your FAFSA in 7 – 10 days.
Note: If you did not enter your SSN correctly on your CCS admissions application, your FAFSA cannot be processed by CCS. Contact the Office of Admissions at 313.664.7425 to update your record.
8. Once you've been admitted to CCS and your FAFSA result has been received, it will be reviewed to determine if follow-up documentation is required. Documentation requests are sent to the email address listed on your FAFSA. All requested documentation must be received before aid can actually be disbursed.
9. While we await the return of any requested documentation, we will calculate an estimated award package. The Estimated Financial Aid Notification is intended to give you a rough idea of what your financial aid and out-of-pocket expense will be. The final figures will vary based on any corrections that need to be made to your financial aid application.

Your Financial Aid Award

1. Once all necessary documentation has been received and processed, you will receive your Financial Aid Award package as a letter in the mail. This letter will detail all grants, scholarships and federal loan funds you qualify for. All award amounts on this letter are based on full-time enrollment. Students wishing to explore part-time enrollment should contact our office.
2. Carefully review the letter and contact the Office of Financial Aid with any questions or concerns you may have.
3. Review the Budgeting Worksheet inside of this brochure for information on indirect expenses like books and supplies. Calculate your total out-of-pocket expected costs and determine what you can pay out-of-pocket.
4. Complete the process of accepting/declining your Financial Aid Awards online by logging into your Self Service system. Visit selfservice.collegeforcreativestudies.edu.
5. Students accepting Federal Direct Subsidized and/or Unsubsidized loans need to complete: (1) a Subsidized/Unsubsidized Master Promissory Note; and (2) Loan Entrance Counseling at studentloans.gov. These steps are mandatory and will help you understand the rights and responsibilities as a borrower. Links to these required steps are available at the students Financial Aid Checklist within the Self Service system.
6. If your parent would like to accept the Parent PLUS loan (federal loan in parent name) they must complete the Parent PLUS Loan Authorization form and submit to our office for processing. Or, if you wish to apply for a private educational loan (in your name as primary borrower), you must apply with a bank or credit union of your choice.

Both types of supplemental loans listed above have a credit history check component for approval/denial. Most students require a creditworthy co-signer. Since credit applications can be declined, it is strongly encouraged that any supplemental loan applications are submitted and approved before the semester tuition due date. If approved, make sure to review the terms of the loan carefully.

7. If you're paying your remaining balance for the semester out-of-pocket, visit collegeforcreativestudies.edu/admissions/tuition-and-aid for payment plan options.
8. CCS strongly recommends you have all financing secured before the tuition due date for each semester. If you are having difficulties or concerns, contact our office as early as possible to discuss options.

Questions

Concerning students with last names A – K: 313.664.7497
Concerning students with last names L – Z: 313.664.7468
Director of Financial Aid: 313.664.7496

Direct Undergraduate Costs 2019 – 2020

Listed below are 2019 – 2020 costs for full-time students at the College for Creative Studies. Costs will be adjusted each academic year to account for economic conditions and increased expenses in the College's operating budget.

Full-time status refers to students enrolled 12 to 18 credits per semester in an undergraduate degree program. Full-time students are charged a flat-rate fee for the semester based on 15 credit hours of tuition.

Students enrolling less than full-time (less than 12 credits per semester) are charged per credit hour at a rate of \$1,480 per credit. Contact the Office of Financial Aid if you are interested in part-time enrollment.

Direct Costs	Fall		Winter		Year
Tuition (12–18 credit hours)	\$22,200		\$22,200		\$44,400
Registration Fees	100		100		200
Resource Fees	590		590		1,180
Insurance Fee	35		-		35
Total Direct Costs	\$22,925*	+	\$22,890	=	\$45,815

**The \$250 Enrollment Deposit will be applied toward your first semester's tuition and fee cost, leaving a remaining cost of \$22,675.*

On-Campus Housing Options & Costs

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

Loft-Style Units – Taubman Center: 2–4 students per unit; meal plan required

- 2-person room = \$3,200 per semester / \$6,400 per year
- 3-person room = \$3,150 per semester / \$6,300 per year
- 4-person room = \$3,150 per semester / \$6,300 per year

Apartment-Style Units – Art Centre Building: 1–6 students per unit; meal plan optional

- 1-person room = \$3,600 per semester / \$7,200 per year
- 2-person room = \$3,450 per semester / \$6,900 per year
- 4-person room = \$3,150 per semester / \$6,300 per year
- 6-person room = \$3,050 per semester / \$6,100 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

2019 – 2020 Yearly Budgeting Worksheet

This worksheet is intended to assist with the calculation of full-time (12 to 18 credits per semester) costs. If you wish to explore the cost of part-time enrollment, contact the Office of Financial Aid for assistance.

Notice of any CCS Scholarship/Award you qualify for through the admissions process will come directly from the Office of Admissions. If you also decide to complete the Free Application for Federal Student Aid (FAFSA), information on other grants and scholarships you qualify for from CCS, as well as from the federal and state governments, will be included in the Financial Aid Award letter received from the Office of Financial Aid. Note that the notification letter from Financial Aid will also include your CCS Scholarship/Award received from Admissions, so make sure not to count this twice.

Estimated Expenses		Projected Income	
Annual Tuition	\$44,400	CCS Scholarship/Award	\$ _____
Resource Fees	\$1,180	Other Grants and Scholarships	\$ _____
Registration Fees	\$200	Money from Savings	\$ _____
Insurance Fee	\$35	Money from Parents/Spouse	\$ _____
Books and Supplies		Money from Employment	\$ _____
Estimated at \$1,900 per year	\$ _____	LOANS:	
Living Expenses – Estimated at \$7,750 per year		Direct Subsidized Loan Award Amount	\$ _____
Yearly CCS Housing Cost or Monthly Rent (x8)	\$ _____	Direct Unsubsidized Loan Award Amount	\$ _____
Yearly CCS Food Cost or Monthly Food Cost (x8)	\$ _____	Federal PLUS Loan Amount	\$ _____
Monthly Phone/Utilities (x8)	\$ _____	Alternative Loan Amount	\$ _____
Personal Expenses – Estimated at \$1,200 per year		Other	\$ _____
Monthly Laundry/Dry Cleaning (x8)	\$ _____	Total Projected Annual Income	\$ _____
Medical/Dental (x8)	\$ _____		
Monthly Clothing Expenses (x8)	\$ _____		
Monthly Entertainment Expenses (x8)	\$ _____		
Transportation – Estimated at \$1,500 per year			
Monthly Commuting Expenses (x8)	\$ _____		
Trips Home	\$ _____		
Total Estimated Expenses	\$ _____		

Tip #1

Hours that a full-time student can work will be limited. We recommend budgeting for no more than 10-15 hours of employment per week.

Tip #2

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.

COLLEGE *for* Creative STUDIES

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