

COLLEGE *for* Creative STUDIES

2018 – 2019 GRADUATE SCHOLARSHIPS AND FINANCIAL AID

OFFICE OF FINANCIAL AID

313.664.7495

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Graduate Scholarships

All applicants, U.S. and international, are automatically considered for CCS Scholarships upon completion of the admissions requirements. Awards are based on the portfolio review, academic achievement, the interview and the applicant's potential for success. If an applicant is awarded a CCS MFA Scholarship, the applicant will receive notification of this scholarship along with his/her acceptance letter. Recipients must maintain a minimum cumulative GPA of 3.0 to continue receiving these scholarships. Students receiving tuition assistance from their employer will not be eligible for these scholarships.

Graduate Federal Loans

ELIGIBILITY REQUIREMENTS

To receive federal loans from CCS:

- » Students must be accepted for enrollment in the graduate program
- » Attend the College on at least a half-time basis
- » Maintain satisfactory academic progress
- » Be a U.S. citizen or permanent resident

In addition, male students must be registered with the Selective Service System (or be exempt), and students cannot owe a refund on previous Title IV funds received or be in default on any student loan.

APPLICATION PROCEDURES

All students must complete the Free Application for Federal Student Aid (FAFSA) to be considered for federal loans, which can be located on the Department of Education's website at fafsa.gov. **CCS's Title IV code is 006771.**

Federal Direct Loans

FEDERAL DIRECT UNSUBSIDIZED STUDENT LOAN PROGRAM

A federal, non-need-based loan program available to student who have completed the FAFSA (Free Application for Federal Student Aid).

FEDERAL DIRECT GRAD PLUS LOAN PROGRAM

Supplemental loan based on credit application

REPAYMENT OF FEDERAL DIRECT LOANS

Repayment begins after receiving the full amount of the loan. However, payments are deferred while students are enrolled in school at least half time. Payment deferment ends six months after graduation or if a student's enrollment drops below half time.

No payments are required while the student meets the half time status for deferment. The first monthly payment will be due 45 days after the deferment status ends.

Graduate Alternative Loans

ALTERNATIVE LOAN PROGRAM

Credit-based loans from private lenders. Visit the Tuition and Financial Aid section of our website at collegeforcreativestudies.edu/tuition-and-financial-aid for more information.

Student Employment Program

The College-funded work program meets campus needs and employs students ineligible under federal work-study programs. Funds are available on a first-come, first-served basis.

Duration of Eligibility

Full-time students may receive financial aid for a maximum of three years (six semesters) of full-time awards. Half-time students are eligible for a maximum of six years (12 semesters) of half-time awards. Contact the Office of Financial Aid for more information.

Satisfactory Academic Progress

In order to be eligible for financial aid, students must maintain satisfactory academic progress toward their degree as defined by the MFA program at the College. Students must maintain an average of B (3.0 grade point) or above to receive financial aid. Students who do not meet this requirement will have their financial aid terminated. Students whose average grade is below C (2.0 grade point) will be suspended. (For further details on what constitutes satisfactory academic progress and on the academic suspension appeal process, see the Academic Policies section of the Graduate Catalog.)

Return of Title IV Funds

This policy applies to students who are eligible for Title IV funds and withdraw or stop attending classes prior to the 60 percent period (described below). This determines a student's amount of Title IV funds earned for said period. The term "Title IV funds" refers to federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and includes the following programs available to graduate students at the College for Creative Studies: unsubsidized FFEL loans and FFEL PLUS loans.

Title IV aid is earned in a prorated manner based on calendar days completed, including weekends (and holidays no longer than five consecutive days), up to the 60 percent point in the semester, after which point Title IV aid is viewed as 100 percent earned. A copy of the worksheet used for this calculation can be requested from the Office of Financial Aid. In accordance with federal regulations, when it is determined that the return of Title IV funds is required, they shall be returned in the following order: Direct Unsubsidized loans, Direct Grad Plus loans and other Title IV funds. The College for Creative Studies is responsible for providing each student with the information given in this policy, identifying students who are affected by this policy and completing the Return of Title IV funds calculation for said students. The student is responsible for returning any Title IV funds that were disbursed directly to the student and which the student was determined to be ineligible for via the Return of Title IV funds calculation. The policy listed above supersedes those published previously and is subject to change at any time. Any notification of a withdrawal or cancellation and request for a refund should be in writing and addressed to the appropriate institutional office.

Cost of Attendance 2018 – 2019 – Direct Costs

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. Please note there is a flat-rate charge for full-time enrollment based on 15 credit hours.

| TUITION AND FEES | FALL | WINTER | TOTAL YEAR |
|---|-----------------|-----------------|-----------------|
| Tuition | \$23,190 | \$23,190 | \$46,380 |
| Based on full-time enrollment (12–18 credits/semester) | | | |
| Registration Fees | 100 | 100 | 200 |
| Resource Fees | 590 | 590 | 1,180 |
| Insurance Fee | 40 | | 40 |
| TUITION AND FEES SUBTOTAL | \$23,920 | \$23,880 | \$47,800 |

ON-CAMPUS HOUSING OPTIONS AND 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 = \$3,000 per semester / \$6,000 per year

3-person room = \$2,950 per semester / \$5,900 per year

4-person room = \$2,950 per semester / \$5,900 per year

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

1-person room = \$3,400 per semester / \$6,800 per year

2-person room = \$3,250 per semester / \$6,500 per year

4-person room = \$2,950 per semester / \$5,900 per year

6-person room = \$2,850 per semester / \$5,700 per year

Apartments – The Scott: 2 – 4 students per unit; meal plan optional

2-person room = \$3,600 per semester / \$7,200 per year

4-person room = \$3,350 per semester / \$6,700 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

TUITION PAYMENT OPTIONS

You may pay tuition and fees in full at the time of registration. Students may pay tuition and fees online, by mail or at the Cashier's Office. You may choose to defer payment of tuition and fees. You must pay a minimum of \$100 at the time of registration and then all tuition and fees must be paid in full by August 1 for the Fall semester and December 14 for the Winter semester. Additionally, you may elect to use the ACI Interest-Free Monthly Payment Plan. The College for Creative Studies accepts tuition payments through ACI. ACI offers monthly interest-free payment plans as a way to pay the remainder of your tuition and fees. There is a \$65 semester enrollment fee for this option. For enrollment or additional information please visit <https://payplan.officialpayments.com/PlanEnrollment/SelectPlan.aspx>.

Yearly Cost of Attendance Worksheet – Direct and Indirect Costs

Below is a worksheet to help you determine your total expenses for one academic year at CCS, including both direct and indirect costs. The estimates given for indirect costs are just that – estimates. Adjustments can and should be made based on your own personal circumstances.

Once you have determined all your estimated expenses, compare them to your total projected income. If your expenses are greater than your income, you will need to reexamine your expenses to determine if there are ways you can cut costs.

See your Financial Aid Notification letter for the amounts you are receiving for grants, scholarships, awards and Stafford loans. Please keep in mind that the aid on your Financial Aid Notification is based on full-time enrollment. If you are considering part-time enrollment and would like an estimate of your adjusted aid, please contact the Office of Financial Aid.

Don't forget to double check your Financial Aid Notification letter to make sure that the amount you are planning to request for a PLUS or alternative loan does not exceed what you are eligible to borrow for the year.

| PROJECTED EXPENSES | |
|---|-----------------|
| Total Year Tuition and Fees (from previous page) | \$ _____ |
| Books/Supplies/Computer (CCS estimates \$3,000 per year) (Please visit our website for laptop details) | \$ _____ |
| Monthly Rent/Housing (x 8) * | \$ _____ |
| Monthly Food (x 8) * | \$ _____ |
| Monthly Phone/Utilities (x 8) * | \$ _____ |
| Clothing ** | \$ _____ |
| Laundry/Dry Cleaning ** | \$ _____ |
| Monthly Transportation (x 8) (CCS estimates \$2,000 per year) | \$ _____ |
| Medical /Dental ** | \$ _____ |
| Monthly Entertainment ** and Recreation (x 8) | \$ _____ |
| Monthly Child Care (x 8) (Child care is not included as part of our general student cost of attendance. If you would like your budget increased to include child care expenses, please contact our office) | \$ _____ |
| Other | \$ _____ |
| TOTAL ANNUAL EXPENSES | \$ _____ |
| *CCS estimates a total of \$8,650 per year for room and board expenses for students living on campus | |
| **CCS estimates a total of \$1,700 per year for personal expenses | |

| PROJECTED INCOME | |
|---------------------------------|-----------------|
| Money from Savings | \$ _____ |
| Money from Parents / Spouse | \$ _____ |
| Money from Employment | \$ _____ |
| Other | \$ _____ |
| Other | \$ _____ |
| FINANCIAL AID | |
| Grants, Scholarships and Awards | \$ _____ |
| Stafford Loan Award Amount | \$ _____ |
| Federal PLUS Loan Amount | \$ _____ |
| Alternative Loan Amount | \$ _____ |
| TOTAL ANNUAL INCOME | \$ _____ |

For software, visit or call the CCS bookstore at 313.664.1160 for the most competitive educational pricing on any of your software needs.

If you have any questions about computer or software purchases, please contact Laurie Evans, Director of Academic Technologies, at 313.664.1501 or levans@collegeforcreativestudies.edu.