

2020 – 2021 Graduate Scholarships & Financial Aid

Office of Financial Aid

313.664.7495

finaid@collegeforcreativestudies.edu

Graduate Scholarships

All applicants, U.S. and international, are automatically considered for CCS Graduate 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 Graduate Scholarship, they will receive notification of this scholarship along with their 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 Loan Programs

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.

Federal Direct Unsubsidized Student Loan Program

These are fixed-rate, non-need-based loans that are available to all students who have completed the Free Application for Federal Student Aid (FAFSA). The Unsubsidized Direct Loan begins accruing interest from the time the loan is disbursed. The FAFSA is located on the U. S. Department of Education's website at fafsa.gov. **CCS's Title IV code is 006771.**

Repayment of this loan begins six months after graduation, withdraw from school or drop below half-time enrollment status (< six credits).

Federal Direct Graduate Plus Loan Program

"Grad Plus" fixed-rate loans are based on a credit application, which you apply online through studentaid.gov/app/launchPLUS.action?plusType=gradPlus. This loan program allows you to make up the difference between the cost of your education and all other financial aid awards. Repayment of this loan begins six months after graduation, withdraw from school or drop below half-time enrollment status (< six credits).

Graduate Alternative Loans

Alternative Loan Program

Credit-based loans from private lenders. Visit the Graduate Scholarship and Aid section of the CCS website or contact the Office of 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

The standards of Satisfactory Academic Progress (SAP) measure a student's academic progress using both qualitative and quantitative measurements. These measurements include a cumulative Grade Point Average (GPA) requirement, a Pace/Course Completion Rate requirement, and a Maximum Timeframe requirement.

Students who receive financial aid must demonstrate SAP as determined by the College for Creative Studies (CCS) in accordance with federal regulations. Financial aid recipients are required to be in good academic standing and to maintain satisfactory academic progress toward their degree requirements for each semester in which they are enrolled.

SAP is evaluated at the end of each term in which a student is enrolled (Fall, Winter and Summer). Federal regulations require the College to evaluate students who receive federal financial aid using standards that are at least as strict as standards that apply to students who do not receive federal financial aid; CCS evaluates all students using the same standards. SAP is evaluated based on the student's cumulative academic record.

Visit the CCS Policy Database at campus.collegeforcreative-studies.edu/policy for entire Satisfactory Academic Progress (SAP) - Graduate Students Policy.

Return of Title IV Funds

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from all courses for any reason, including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A prorated schedule is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal. Once 60% of the semester is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any funds.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

- Completely withdraws, or
- Stops attending before completing the semester

Based on this calculation, CCS students who receive federal financial aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

Visit the CCS Policy Database at campus.collegeforcreative-studies.edu/policy for entire Return of Title IV Funds Policy.

Direct Graduate Costs 2020 – 2021

Listed below are the average Fall and Winter costs for a full-time graduate student at the College for Creative Studies. Full-time status means 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. Students enrolling less than full-time (less than 12 credits per semester) are charged per credit at a rate of \$1,608 per credit. Part-time enrollment must be discussed and approved by the program Chair.

Direct Costs	Fall	Winter	Total Year
Tuition (12 – 18 credits/semester)	\$24,120	\$24,120	\$48,240
Registration Fees	100	100	200
Resource Fees	590	590	1,180
Accident Insurance Fee	35	-	35
Tuition & Fees Subtotal	\$24,845	\$24,810	\$49,655

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

Tuition Payment

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 (313.664.7435).

College for Creative Studies – Attn: Cashier
 201 East Kirby
 Detroit, MI 48202

Students may also pay online through Self-Service.

ACI Interest-Free Monthly Payment Plan

The College for Creative Studies accepts tuition payments through ACI. ACI offers monthly interest-free payment plans that allow students to divide tuition and other expenses into five smaller monthly payments, spread over the semester, for a \$65 enrollment fee. For enrollment or additional information, please visit payplan.officialpayments.com.

Calculate Your Yearly Costs

Estimated Expenses	Academic Year
Tuition (12 - 18 credit hours)	\$48,240
Registration Fees	\$200
Resource Fees	\$1,180
Accident Insurance Fee	\$35
	\$49,655
	(Estimated Amount)
Books and Supplies	\$1,900
Living Expenses	\$7,750
Personal Expenses	\$1,200
Transportation Expenses	\$1,500
	\$12,350
Total Tuition and Fees + Estimated Living Expenses: \$62,005	

Projected Funding	
CCS Scholarship/Merit Award	\$ <input type="text"/>
Financial Aid (Grants/Loans)	\$ <input type="text"/>

Calculate Estimated Total Cost of Attendance & Living Expenses	
	(Tuition and Fees) \$49,655
	+
	(Estimated Living Expenses) \$12,350
	-
CCS Funding* (CCS Scholarship/Merit Award & Financial Aid): \$	<input type="text"/>
	=
Total \$	<input type="text"/>

**Please refer to your admissions letter for Scholarship/Merit Award amount.*

Important Information About Costs

- The price of tuition, room and board goes up an average of 4%-5% each year
- Books, supplies and additional materials costs vary according to program/major
- Life expenses include estimated costs