

**Manage
the cost
of college**



**LEARN HOW TO PAY LESS
FOR A GREAT EDUCATION**

+ How much will it cost to attend?

THE ESTIMATED ANNUAL COST INCLUDES:

Tuition	\$12,150
Room and board	\$9,406
Books and supplies	\$1,000
Travel, personal and miscellaneous expenses	\$938
2016-17 COST	\$23,494

**Cost reflects 30 credit hours at \$405 per credit hour for in-state tuition, full meal plan and standard residence hall*



In-state tuition for out-of-state students
Freshmen and transfer students from outside of Michigan who have a 2.75 GPA (and 30 credits for transfer students) pay the in-state tuition rate.



+ How can I pay less?

Ninety-two percent of incoming CMU freshmen receive some type of financial aid or scholarships. This means what you'll pay is likely to be less than you think.

A college education should be accessible to all. That's why we've increased scholarships and financial aid by 67 percent since 2010. If you have at least a 3.0 GPA and apply for admission by Nov. 15, you may qualify for one of our merit scholarships awarded on a first-come, first-served basis.

+ MERIT SCHOLARSHIPS

Qualify by applying for admission to CMU. Applications submitted before Nov. 15 are given priority consideration for limited merit scholarships, which include the Academic Prestige Award, Academic Excellence Award, Academic Success Award and Residence Life Grant for Freshmen.

Scholarship	Eligibility	Amount
Academic Prestige Award	Incoming freshmen with cumulative GPAs of 3.25 or higher and an ACT of 27 or SAT of 1210 (old scoring) or 1280 (new scoring)	\$24,000 over four years \$6,000 per academic year Limited awards
Academic Excellence Award	Incoming freshmen with cumulative GPAs of 3.0 or higher and an ACT of 23 or SAT of 1050 (old scoring) or 1130 (new scoring)	\$18,000 over four years \$4,500 per academic year Limited awards
Academic Success Award	Incoming freshmen with cumulative GPAs of 3.0 or higher and an ACT of 21 or SAT of 980 (old scoring) or 1060 (new scoring)	\$12,000 over four years \$3,000 per academic year Limited awards
Residence Life Grant for Freshmen	Incoming freshmen with cumulative GPAs of 3.0 or higher and an ACT of 20 or SAT of 940 (old scoring) or 1020 (new scoring) who live on campus	\$8,000 over four years \$2,000 per academic year Limited awards
President's Award for Freshmen*	Non-Michigan residents with cumulative GPAs of 2.75 or higher	Tuition billed at in-state rate Unlimited awards
Community College Honors Scholarship	Community college transfer students with 56 transferable credits and cumulative GPAs of 3.5 or higher	\$5,000 over two years \$2,500 per academic year Unlimited awards
Community College Recognition Scholarship	Community college transfer students with 30 transferable credits and cumulative GPAs of 3.3 or higher	\$2,000 over two years \$1,000 per academic year Unlimited awards
Residence Life Grant for Transfers**	Transfer students with at least 30 transferable credits who live on campus	\$4,000 over two years \$2,000 per academic year Limited awards
President's Award for Transfers**	Non-Michigan residents with cumulative GPAs of 2.75 or higher and at least 30 transferable credits	Tuition billed at in-state rate Unlimited awards

*The President's Award for Freshmen may be awarded in addition to either the Prestige, Excellence, Success or Residence Life Grant.

**The Residence Life Grant for Transfers and President's Award for Transfers may be awarded in addition to either the Community College Honors or Recognition scholarships.

+ COMPETITIVE SCHOLARSHIPS

Additional applications required. See go.cmich.edu/scholarships for details and deadlines.

Scholarship	Eligibility	Amount
Centralis Scholar Award	High school seniors with cumulative GPAs of 3.7 or higher and an ACT of 27 or 1210 SAT (old scoring) or 1280 SAT (new scoring) are eligible to compete*	100 percent of tuition (up to 36 credit hours per year) plus room and board, and \$500 for books Up to 20 awards annually
Centralis Gold Award	High school seniors with cumulative GPAs of 3.7 or higher and an ACT of 27 or 1210 SAT (old scoring) or 1280 SAT (new scoring) are eligible to compete*	100 percent of tuition (up to 36 credit hours per year) Up to 130 awards annually
Leader Advancement Scholarship	Incoming freshmen with GPAs of 3.0 or higher	\$8,000 over four years \$2,000 per academic year Up to 40 awards annually
Multicultural Advancement Award of Distinction	Students whose activities or aspirations show interest in the advancement of generally underrepresented groups in American society	\$42,000 over four years \$10,500 per academic year Up to 10 awards annually
Multicultural Advancement Scholarship	Students whose activities or aspirations show interest in the advancement of generally underrepresented groups in American society	\$16,500 over four years \$4,125 per academic year Up to 60 awards annually
Lem Tucker Scholarship	Students majoring in Journalism or Broadcast and Cinematic Arts with cumulative GPAs of 3.0 and an ACT of 18 or SAT of 860 (old scoring) or 940 (new scoring)	100 percent of tuition, room and board Up to two awards annually
Lloyd M. Cofer Scholarship	Incoming freshmen from a Detroit high school	\$16,500 over four years \$4,125 per academic year Up to 10 awards annually

* Winners are selected from an on-campus essay competition held during the fall of their senior year in high school.



Make your budget work for you

There are ways, other than scholarships and financial aid, to reduce your debt, too.



» Graduate in four years or less, which lowers your housing costs and gets you into the job market sooner. An academic advisor can help you plan your path.



» Get a part-time job, which will improve your budget and your résumé. You CAN work and go to school at the same time. A job on campus may make it easier to work around your class schedule.



» Be smart about student loans. Borrow only what you need for educational expenses, which may mean passing up that great new pair of jeans or spring break trip. Our financial aid staff can help you understand your options.



» Be strategic about the classes you take. Professors, other students and advisors can help you make smart decisions. Schedule an appointment with an advisor for help deciding what classes will meet your goals.

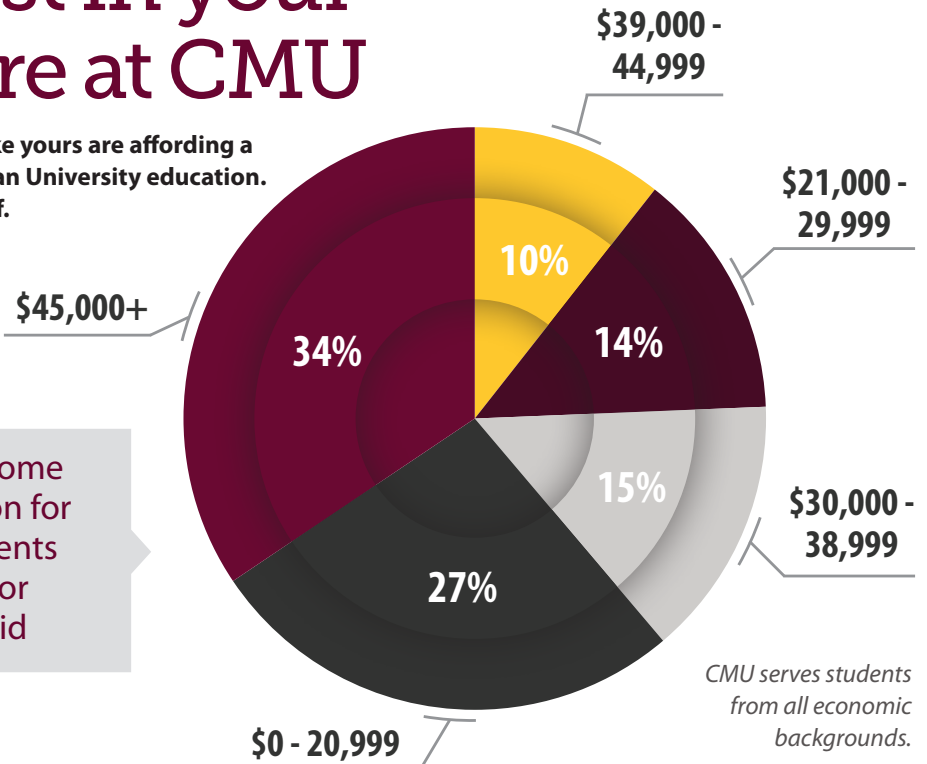


» Get a full-time job during the summer months to help pay for school and gain work experience. CMU's student employment services can help you find one.



Invest in your future at CMU

Families just like yours are affording a Central Michigan University education. See for yourself.



Family income distribution for CMU students applying for financial aid

CMU serves students from all economic backgrounds.



Calculate your cost

Think of \$23,494 per year as the sticker price. It's a big number, but most families won't pay this amount.

SCHOLARSHIPS AND GRANTS

First, subtract scholarships and grants. CMU distributes \$310 million annually in financial aid including institutional scholarships, federal loans, Pell grants, work-study and other funds.

LOANS

Next, subtract student loans.

OTHER AID

Then look at other aid such as prepaid tuition plans.

ACTUAL COST

Your actual cost often is significantly less than the sticker price and can even be \$0 depending on scholarships and other aid you receive.



+ Estimate your cost with our net price calculator.
netconnect.cmich.edu/netpricecalculator





Success is the payback

CMU grads are successful with more than 90 percent employed or pursuing an advanced degree six months after completing their undergraduate education.

- » 95 percent of recent graduates believe their CMU experience prepared them for their career.
- » CMU students are ready for the real world, with nearly 70 percent gaining hands-on experience through volunteering.
- » 55 percent of students participate in internships, clinical training and student teaching by the time they graduate – great preparation for after they leave. And it helps them stand out from their peers.
- » CMU students develop a great work ethic, with 70 percent of students working either on or off campus while attending school.
- » More than 1,000 employers recruit students through CMU Career Services each year.
- » The mid-career salary average for CMU grads is \$67,700.

Our best advice? Pursue internships and hands-on extracurricular activities. Get involved with student organizations. Work with our Career Services staff from the time you're a freshman. And all through school, talk with faculty and alumni about career opportunities. You'll find a job.

95%
70%

1,000



\$67,700



Your education will last a lifetime, but your student loans won't

CMU students who borrow money have an average student loan debt of \$33,545 when they graduate. That's a whole lot less than the six-figure amounts you may hear about in the news.

And yes, you could buy a new car for the same price, but it won't last as long as your college degree. It's a sure bet that a new car will depreciate in value, and you'll need to get a new one in the future. The education you get at CMU will last a lifetime.



File your FAFSA to get help paying for college

The Free Application for Federal Student Aid (FAFSA) is a free tool you can use to find out how much federal, state and college-specific aid you'll receive. Student aid eligibility is based on your family's income and how much a given university costs.

- » Filing your FAFSA = potential \$\$\$
- » Not filing a FAFSA = missed financial opportunities

Remember to

submit your FAFSA

to CMU using

school code 002234.



+ SUBMIT AS EARLY AS OCT. 1 FOR THE 2017-18 ACADEMIC YEAR

You can use tax data from the 2015 year to get started. Filing your FAFSA as soon as possible gives you several advantages.

- » You'll know how much federal, state and institutional aid is available to you.
- » You'll have more time to understand your financial aid package and what you'll pay out of pocket.
- » You'll have more time to plan your finances for your college career.

+ THREE STEPS TO FILE

- 1.** Create a Federal Student Aid ID (FSA ID). Each student, parent and borrower needs one to confirm their identity and act as an electronic signature. Create your ID at fsaid.ed.gov/npas.
- 2.** Start your FAFSA at fafsa.ed.gov.
- 3.** Link your family's tax data to the FAFSA by using the IRS Data Retrieval tool. The IRS Data Retrieval Tool allows you to prefill the answers to some questions on the FAFSA by transferring data from previous federal tax returns. Link to the tool while filing your FAFSA, under the finance section titled 'Link to IRS.'

26 percent of CMU students graduate with no debt. Remember, scholarships, grants, summer jobs and part-time jobs can all offset the cost of your education.



Admissions Office
Warriner Hall 102
Central Michigan University
Mount Pleasant, MI 48859



Apply early to cash in on scholarships, grants and other financial aid



APPLY FOR ADMISSION

Applications are evaluated on a rolling basis, but those received by Nov. 15 receive priority consideration for merit scholarships. We recommend applying at the end of your junior year in high school to have the best chance at CMU scholarships. Remember to send us your high school transcripts, and when you take the SAT or ACT, mark CMU as a top choice so we receive your score. Start your application at apply.cmich.edu.



REQUEST MORE INFORMATION

Contact the Admissions Office by email at cmuadmit@cmich.edu or call **989-774-3076**.

Submit your Free

Application for Federal

Student Aid as early as Oct. 1.