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## Invest in your future

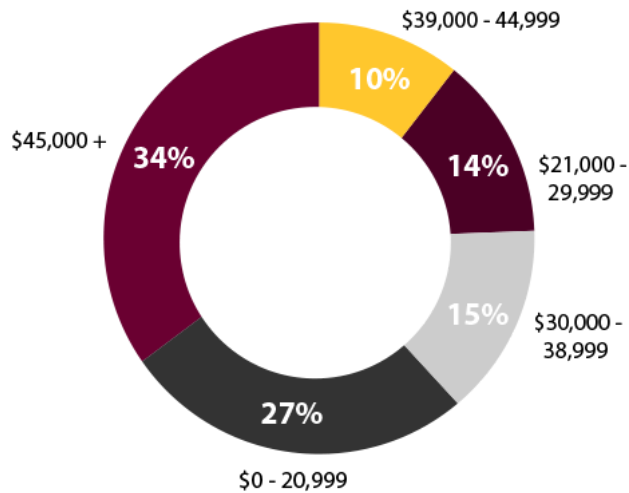
# Manage the cost of college. **We'll show you how.**



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.

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So, how much will it cost to attend CMU?



2016-2017 cost  
**\$23,494**

**Estimated annual cost includes:**

- \$12,150 for tuition
- \$9,406 for room and board
- \$1,000 for books and supplies
- \$938 for travel, personal and miscellaneous expenses

That's a lot of money.

Yes, it is. 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.

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Ok, I can see the value, but that's still a lot of money.  
How can I pay less?

**92 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.**

**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. Learn how other students have done this.  
[Learn more](#)
- **Get a part-time job**, which will improve your budget and your résumé. You CAN work and go to school at the same time. In fact, find out why an on-campus job is a good thing.  
[Learn more](#)
- **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. Get tips for tackling student loans.  
[Learn more](#)
- **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.  
[Learn more](#)
- **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. Check their job postings to see open positions.  
[Learn more](#)

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How do you determine MY cost?



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

#### Scholarships and grants

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

#### Loans

Next, we subtract student loans.

#### Other aid

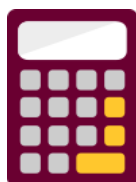
Then we look at other aid such as prepaid tuition plans.

#### Actual cost

We arrive at your actual cost, which often is significantly less than the sticker price and can even be \$0 depending on scholarships and other aid you receive.

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That looks good, but I still don't know how much I'll actually pay.



You're right. The actual cost of CMU is different for each family depending on everything listed above.

Use our net price calculator to estimate YOUR cost.

[Net Price Calculator](#)

I'll probably graduate with \$100,000+ in loans, right?

**NO!** CMU students who borrow money have an average student loan debt of **\$33,545**. That's a whole lot less than the six-figure amounts you may hear about in the news.

**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.

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That's still a lot of money.  
How will I pay it back?

CMU grads are successful.

- CMU students are ready for the real world, with nearly 70 percent gaining hands-on experience through volunteering.
- 55 percent of CMU 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.
- 89 percent of students who graduate from CMU either are employed or pursuing an advanced degree one year after completing their undergraduate education.
- 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.

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### Why should I choose CMU?

#### 1. Your education is tailored to your interests.

Learning at CMU is all about you and your future. With more than 200 academic programs, we provide the training, information and services you need. You choose how you'll use them.



#### 2. You'll become a leader.

CMU offers more leadership programming than any other university in Michigan (and likely in the nation), including Leadership Safari and the state's first leadership minor. You'll learn to speak up, be an effective team member, focus on solutions, be a good communicator, engage others and care for the communities in which you live.



#### 3. You'll gain real-world experience.

You'll gain relevant hands-on experience that will prepare you to succeed in your chosen field. You'll find a student organization for every area of study, and there are opportunities that range from research as an undergraduate, to completing an internship, to studying abroad. Employers value these experiences.



#### 4. You'll be more than a number.

Students and alumni describe CMU as a big university with a small-campus feel. That means you'll learn at a nationally ranking university where faculty, staff and other students take an active interest in you and your goals.



It's how we help you put your stamp on the world.

Central Michigan University: Put Your Stamp on the World



OK, I'm fired up! What's next?

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[VISIT CMU](#)

[APPLY NOW](#)

#### Learn More

- [Request information](#)
- [Visit CMU](#)
- [Apply now](#)

#### Sources

##### **Family income**

Office of Scholarships and Financial Aid 2015 Annual Report

##### **Financial aid**

National Center for Education Statistics undergraduate student financial aid report for 2013-14

##### **Student debt**

CollegeInSight 2012-13 data

##### **Internship, jobs and post graduation status**

CMU Career Services 2014 data

**Mid career salary**  
Brookings Report 2015

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