

**FINANCIAL AID**

	FEDERAL PERKINS LOAN	FEDERAL SUPPLEMENTAL EDUCATIONAL GRANT	FEDERAL/STATE WORK-STUDY	AU GRANTS SCHOLARSHIPS	FEDERAL PELL GRANT	MICHIGAN GRANTS AND SCHOLARSHIPS**	FORD FEDERAL DIRECT LOAN PROGRAM*** SUBSIDIZED UNSUBSIDIZED	FEDERAL DIRECT PLUS	OTHER
<b>WHO MAY APPLY</b>	Undergraduate students who are U.S. citizens or eligible non-citizens.	Undergraduate students who are U.S. citizens or eligible non-citizens.	Students who are U.S. citizens or eligible non-citizens.	Undergraduate students	Students who are U.S. citizens or eligible non-citizens.	Students who are U.S. citizens or eligible non-citizens and who have been Michigan residents since July 1, 1997.	Students who are U.S. citizens or eligible non-citizens and demonstrate need. Independent students who are US citizens or eligible non-citizens.	Parents of dependent students who are U.S. citizens of eligible non-citizens.	All graduate grants and assistantships are available through respective dean or program director.
<b>WHO IS ELIGIBLE</b>	Students with documented need enrolled at least half time who are not freshmen. Must have accumulated GPA of 2.25.	Undergraduate students with documented need enrolled at least half time. Must be a PELL grant recipient.	Students with documented need enrolled at least half time. Michigan work-study requires Michigan residency.	Students with exceptional need  Students whose academic achievements merit the award.	Undergraduate students with documented need enrolled at least half time.	Students enrolled at least half time in an eligible program.	Students with documented need enrolled at least half time in an eligible program.  Unsubsidized loan is not need based.	Parents of students whose needs are not fully met from other aid sources.	G.I. Bill provides assistance to eligible full- and half-time students. Contact the veteran's clerk for further info.
<b>RANGE OF AWARD</b>	\$1,500 - \$2,400 per year.	Up to \$1,500 per year.	Earnings not to exceed award.	Up to 4,000 per year.  Depending on scholarship \$150 to full tuition.	\$400 - \$2,700 per year.	Up to \$2,400 per year.	Up to \$2,625 for freshmen; \$3,500 for sophomores; \$5,500 for juniors and seniors. Up to \$8,500 for graduate students.  Up to \$4,000 for freshmen/sophomores. Up to \$5000 for juniors/seniors. Up to \$10,000 for graduate students	Up to total educational costs minus other financial aid received.	Bureau of Indian Affairs assistance to native Americans with documented Indian ancestry is available. Contact the BIA.
<b>HOW TO APPLY</b>	Complete FAFSA, and state desire to be considered on AU Aid Application	Complete FAFSA. Apply to AU for undergraduate financial aid.	Complete FAFSA. Apply to AU for undergraduate financial aid	Complete FAFSA & AU Aid application. Apply to dean of respective school for named scholarships and to Admissions Office for any merit or performance scholarships.	Complete FAFSA.	Complete FAFSA.	Complete FAFSA, complete request form and sign promissory note at AU Student Financial Services Office.	Loan request form available at the Student Financial Services Office.	Pennsylvania, Vermont, and Rhode Island allow state grants to be used out of state under some conditions. Check with your state for further information.
<b>WHOM TO CONTACT</b>	AU Student Financial Services - Financial Advisor	AU Student Financial Services - Financial Advisor	AU Student Financial Services - Financial Advisor	AU Student Financial Services - Financial Advisor, Academic Dean, and/or Admissions Office.	AU Student Financial Services - Financial Advisor	Michigan State Department of Education or AU Financial Aid Officer.	AU Student Financial Services - Financial Advisor	AU Student Financial Services - Financial Advisor	The Bureau of Vocational Rehabilitation provides financial help to students who have physical disabilities. Eligible students should check with the Bureau of Vocational Rehabilitation for further information.
<b>MORE INFO</b>	Deferred payment, 5% loan. Repayment starts nine months after student ceases at least half-time enrollment. Student must apply each year.	Student must apply each year.	Eligible undergraduate students must apply for jobs at the Student Labor Office. Student must apply each year.	See financial aid section in this bulletin.	Student must apply each year. Information given on FAFSA must be verified.	Student must apply each year.	Variable interest rate deferred payment loan. Repayment begins six months after student ceases at least half-time enrollment.	AU Financial Aid Officer.	
<b>TIMELINES</b>	March 31, 2000, for the 2000-2001 school year for priority.	March 31, 2000 for the 2000-2001 school year for priority.	March 31, 2000 for the 2000-2001 school year for priority.	March 31, 2000 for the 2000-2001 school year for priority. Continues as funds are available. 25% reduction for returning students applying after July 1, 2000.	May 1, 2000	Freshman: Feb.15, 2000. All others: March 15, 2000. Applications considered until September 1, 2000 if money is available.	Apply at least three months before the time loan is needed.	Apply at least three months before the time loan is needed.	

Programs are described in detail in this bulletin. Every attempt has been made to assure the accuracy of information in this chart; however, the programs are subject to change. Funds awarded under each program are administered according to the laws and regulations in force at the time to \*\*\*Formerly the Guaranteed Student Loan Program or Federal Stafford Loan Program.