Non-academic cost
EMBA students pay the same tuition payment (based on their cohort group) each of their five terms of enrollment at Ross. This EMBA tuition structure includes tuition, mandatory fees, lodging/residency cost, course materials, plus built-in program costs.

The Post-9/11 Education Benefits program, however, does not cover fees for lodging, travel, books and materials, and miscellaneous expenses. So, a portion of the EMBA tuition is not covered by Post-9/11 payments. Ross refers to these expenses as the non-academic costs of the program.

In-state resident status
The University of Michigan now offers in-state residency to all who serve. You are required to apply for this status through our Residency Office: http://ro.umich.edu/resreg.php. Follow Step III, “Establishing Eligibility Through Service.”

Based on the above, the EMBA term program cost* plus the $164.19 mandatory fees will break down as follows for veterans with 100% eligibility rating under the Post 9/11 GI Bill:

<table>
<thead>
<tr>
<th>In-State Per Term</th>
<th>Out-of-State Per Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Cost Plus Mandatory Fees</td>
<td>$29,004.19</td>
</tr>
<tr>
<td>VA Payment</td>
<td>$22,328.19</td>
</tr>
<tr>
<td>Remaining Non-academic Costs: Student Responsibility</td>
<td>$6,676.00</td>
</tr>
</tbody>
</table>

EMBA program charges will continue to be reflected on your student account as $29,004.19 each term. Your Post 9/11 payment credit will be listed on your student account at $22,328.19. You should plan to pay $6,676.00 each term.

Making your payment
The VA has classified the EMBA program as a hybrid program, so it is certified as “in-resident” training. Therefore, depending on your eligibility percentage under the Post 9/11 GI Bill, you may receive the estimated monthly housing allowance rate of $1,659.00 (effective Fall 2015). Please note: Active duty service members are not eligible for the monthly housing allowance. This allowance is based on the University of Michigan’s Ann Arbor zip code for both Ann Arbor and Los Angeles students and is prorated for the number of days you are in-class, each month. We hope the monthly housing allowance and the current book and supply stipend will assist you in meeting your non-academic costs.

The University of Michigan offers a payment plan. The following link provides additional information: http://www.finance.umich.edu/finops/student/payments/paymentplans.

Students may also borrow federal loans to cover these expenses. For further details, see: http://www2.bus.umich.edu/MyiMpact/financial-aid/loans/federal.

Contact the Ross Financial Aid Office at 734-764-5139 or via email at rossfinaid@umich.edu if you have further questions.

* Due to the nature of federal guidelines affecting financial aid programs, this information is subject to change.

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