

2026-2027

MONEY MATTERS

YOUR FINANCIAL RESOURCE GUIDE



CENTRAL
MICHIGAN UNIVERSITY

Welcome to **CENTRAL MICHIGAN UNIVERSITY!**

This short guide will provide you with the steps and resources to help you attain financial wellness throughout your academic career.

WE'RE HERE TO HELP

Visit OneCentral located in the Bovee University Center 119 for all of your financial aid, billing, and registration needs. Here you will receive advice and direction on your individual account needs.

ONECENTRAL

Bovee University Center 119

Tel: (989) 774-3618

Fax: (989) 774-1452

onecentral@cmich.edu

cmich.edu/billing

OneCentral Your One-Stop Shop

OneCentral exists to provide excellent service to our students by bringing together the services of the Office of Scholarships and Financial Aid, Student Account Services and University Billing, and the Registrar's Office, all in one location.

- Walk-in consultations provide students the flexibility to stop in when it's convenient.
- Optional appointments allow students to meet with advisors virtually or by phone no matter where they are studying from.

OneCentral Advisors are a valuable resource for almost any question you have about CMU, with additional expertise about:

- Financial Aid
- Billing
- Registration

With their vast knowledge and experience, OneCentral advisors assist students and their supporters to create an individualized financial plan and evaluate future finances for their education.



Cmich.edu: Get Familiar with your CMU Account

Cmich.edu is your CMU portal for all information related to your student needs. Once logged in with your CMU Global ID and password, you can access personalized information, documents, and resources to help you navigate the business side of being a student at CMU; registration, financial aid, pay/view your bill, and receive tuition statements!



WHY CHECK MY EMAIL ALREADY?

CMU is already communicating with you about various steps you need to take or opportunities available to you! If you aren't checking your CMU email, you may be missing out.



mail.cmich.edu



WHAT IS TRANSACT?

Transact is our online payment processor where you can view your account details and billing due dates, make payments, authorize payers and sign up for the CMU Payment Plan. In your CMU account, click 'Pay/View My Bill' in the Quick Links for Students. This will take you to your billing portal!

IMPORTANT: If you would like someone else to make a payment on your account, you'll need to make them an authorized payer.

Student Account Checklist

AUTHORIZING A PAYER

Authorize your supporters who will help with billing so they can review your bill and speak to a representative about your billing account. In your CMU account, click 'Pay/View My Bill' in the Quick Links for Students, and once in, select "Authorize Payers" to add a new payer.

REVIEW PRE-BILLING ESTIMATE

Check here for an estimate of your semester bill that includes information about:

- Tuition and fees
- Housing and meal plan expenses
- Expected financial aid



prebillingestimate.apps.cmich.edu

This does not include an estimate for book purchases. We estimate \$663 per semester for book costs (not every student will spend this amount every semester). If you are using the CMU Payment Plan, please remember to add estimated book charges.

CREATE A FINANCIAL PLAN

How will you pay? After reviewing your Pre-Billing Estimate, determine which route you will take:

- Pay your bill in full by the deadline indicated on your billing details
- Sign up for the CMU Payment Plan (your option for monthly payments)

HAVE A 529 COLLEGE SAVING PLAN

We strongly encourage students and families to use Flywire for 529 payments whenever possible.

- Faster processing, better tracking, secure and convenient
- To use Flywire for a 529 payment, log in to your 529 account and select wire transfer. Follow the prompts and select send payment to CMU
- To learn more about sending 529 payments review our [website](#)

You may consider additional loan options if your financial aid package leaves you with out-of-pocket expenses:

- Parent PLUS Loan
- Alternative/Private Loan

SELECT YOUR REFUND METHOD

CMU has partnered with BankMobile to provide refunds to students with credit balances. You **must** select a refund method in your CMU account regardless of whether or not you anticipate a refund. You may use an existing bank account, or sign up for the BankMobile Vibe Account.

REVIEW YOUR STUDENT ACCOUNT REGULARLY

Please be aware that you may receive additional bills even after your tuition is paid (e.g., adding a class, charging a book, increasing flex dollars). Make it a habit to review your account **every** month when you receive an email notification that your billing statement is ready to view.

Office of Scholarships and Financial Aid

Navigating college finances can be complex, but the Office of Scholarships and Financial Aid offers services to help you maneuver the scholarship, grant, loan, and financial aid processes.

FINANCIAL AID CHECKLIST

»» COMPLETE THE FAFSA

If you'd like to be considered for federal loans and grants, as well as some state and institutional aid, you must complete a Free Application for Federal Student Aid (FAFSA).

To complete your application, visit studentaid.gov/h/apply-for-aid/fafsa.

»» UPDATE YOUR FINANCIAL RECORD

The Office of Scholarships and Financial Aid must be able to match your FAFSA record with your CMU admission record.

If you did not provide your Social Security Number on your admission application, please contact the Registrar's Office at (989) 774-3261 to update this information.

»» REVIEW YOUR AID OFFER:

You will receive an email **to your CMU email address** alerting you to view your Financial Aid Portal online at cmich.edu. You can view this aid offer by clicking "My Account," then "Financial Aid Portal" or by visiting studentfinaid.cmich.edu.

»» SCHOLARSHIPS

Please notify CMU about scholarships you were awarded outside of Central Michigan University. You may send an email to financialaid@cmich.edu or update your Financial Aid Portal.

»» ADJUST YOUR FINANCIAL AID:

You may reduce or decline any unneeded aid through the Financial Aid Portal or by emailing financialaid@cmich.edu.

» VERIFICATION

The U.S. Department of Education may require documentation to verify information submitted on your FAFSA. If selected, you will receive email communication from CMU requesting the necessary documentation; additionally, any required documents will be listed under "Actions" on your Financial Aid Portal.

If your household income has changed since 2024, ask about a Special Circumstance Appeal.



ACTIVATE AND ACCEPT LOANS

If you wish to use the Federal Direct Loans offered by the Department of Education, the following must be completed:

- **Entrance Counseling**
studentaid.gov
- **Master Promissory Note:**
MPN for Undergraduates
studentaid.gov
- **Accept loan amount**
Financial Aid Portal

» ADDITIONAL RESOURCES

If the financial aid you receive from CMU leaves you with out-of-pocket expenses, you and/or your supporters may decide to pursue additional funding options.

- **CMU Payment Plan:**
Enroll through your CMU account
- **Parent PLUS Loan:**
A parent may apply at studentaid.gov
- **Alternative/Private Loan:**
Loans offered through private lenders



FERPA AUTHORIZATION FORM

Authorize your supporters who will help with navigating financial aid so they can speak with a representative about your aid package.

- Add supporters on your Financial Aid Portal in the Documents section.

OFFICE OF SCHOLARSHIPS AND FINANCIAL AID

Warriner Hall 202
Tel: (989) 774-3674
Fax: (989) 774-3634
School Code: 002243
financialaid@cmich.edu
financialaid.cmich.edu

A look at the Costs

DIRECT COSTS FOR ATTENDING CMU

Student decisions will determine the cost for each individual. Stop into OneCentral to review your expenses today!



\$16,020
Tuition and fees*



\$13,360
Food and Housing*



\$1,326
Books and supplies

ADDITIONAL COSTS TO CONSIDER:

- Bookstore purchases
- Parking permit
- Personal items for residence halls
- Computer purchase
- Personal expenses (restaurants, travel, etc.)
- Additional printing charges

UNDERGRADUATE 2026-2027 TUITION RATES***

- Resident undergraduate lower level (new, first-year students from anywhere in the U.S. with fewer than 56 credit hours) ***** \$499/credit hour**
- Resident undergraduate upper level (new students from anywhere in the U.S. with 56 credit hours or more) ***** \$552/credit hour**

** 15 credits per semester, 30 credits per year at the domestic rate for under 56 credits, estimated at time of publishing.*

*** Based on all-access meal plan and the average selections from 2025-2026.*

**** Tuition costs are based on rate for 2025-2026. Rates for 2026-2027 will be published once approved.*

Pre-Billing Estimate

Use the Pre-Billing Estimate to review expected costs and to make a financial plan.



prebillingestimate.apps.cmich.edu

Tuition & Fees				
Course	Credit Hours	Tuition	Fees	
ANT 321 - Cultures of Latin America	3	\$1,275.00	\$0.00	✓
BLR 222 - Search for Racial Justice through Law	3	\$1,275.00	\$0.00	
MTH 105 - Intermediate Algebra	3	\$1,275.00	\$12.00	
HST 226WI - Women in America	3	\$1,275.00	\$0.00	
MUS 116 - Music & Cartoons: Warner Bros. to Disney	3	\$1,275.00	\$0.00	
Subtotal	15	\$6,375.00	\$12.00	
Student Services Fee			\$225.00	
Total Tuition & Fees			\$6,612.00	

Housing		
Housing	Cost	✓
Carey	\$3,104.00	
Meal Plan	Cost	
Central 19	\$2,696.00	
? Have you made your housing payment of \$3,150.00? Yes No I Don't Know		
Total Housing		\$5,800.00

Estimated Total Charges **\$12,412.00**

Financial Aid		
Scholarships	Amount	✓
MICHIGAN COMPETITIVE SCHOLARSHIP	\$500.00	
MARION & GOLD MERIT RECOGNITION SCHOLARSHIP \$0	\$3,187.00	
Grants	Amount	
CMU TRADITIONS GRANT	\$825.00	
ESTIMATED FEDERAL PELL GRANT	\$3,248.00	
Loans	Amount	
FEDERAL DIRECT SUBSIDIZED LOAN**	\$1,750.00	
FEDERAL DIRECT UNSUBSIDIZED LOAN**	\$1,000.00	
FEDERAL DIRECT UNSUBSIDIZED LOAN ADDITIONAL**	\$2,000.00	
Total Financial Aid	Credit: \$12,510.00	
Total Payments	\$0.00	

Estimated Total Credits **\$12,510.00**

Estimated Total Refund **\$98.00**

Important Dates

FALL IMPORTANT DATES

Stay up to date on important spring dates by checking cmich.edu.



May 1, 2026
First installment
for fall housing
and meal plan due

Sep 4, 2026
Statement for
Fall 2026 tuition
available

October 1, 2026
Fall 2026 tuition
and housing &
meal plan due

CMU PAYMENT PLAN - ENROLL THROUGH TRANSACT

Consider enrolling in a payment plan for any out-of-pocket costs you owe.

FALL PLAN OPENS JUNE 1

LAST DAY TO ENROLL	# OF PAYMENTS	DURATION	FIRST PAYMENT DUE
July 9	5	July-Nov	July
Aug 9	4	Aug-Nov	Aug
Sep 9	3	Sep-Nov	Sep

SPRING PLAN OPENS NOV 1

LAST DAY TO ENROLL	# OF PAYMENTS	DURATION	FIRST PAYMENT DUE
Dec 9	5	Dec-Apr	Dec
Jan 9	4	Jan-Apr	Jan
Jan 31	3	Feb-Apr	Feb



cmich.edu/cmupaymentplan

STEPS FOR AUTHORIZED PAYERS TO ENROLL:

- Log into Transact Authorized Payer at [Sign in | Transact](#)
- Select the “Payment Plan” link on the left navigation menu.

STEPS FOR STUDENTS TO ENROLL:

- Log into your CMU account at cmich.edu.
- Select the “My Account” link in the top right corner.
- Select the “Pay/View My Bill” link. This will direct you to Transact.
- Select the “Payment Plan” link on the left navigation menu.



Your Financial Steps to Success

- 1** Check your CMU email regularly
- 2** Complete the FAFSA
- 3** Submit verification documents if required
- 4** Review your financial award offer
- 5** Check your Pre-Billing Estimate at: prebillingestimate.apps.cmich.edu
- 6** Create your financial plan for college
- 7** Activate and accept your federal loans
- 8** Become familiar with your scholarship renewal criteria
- 9** Set up supporters as Authorized Payer(s) in Transact
- 10** Add supporters under FERPA authorization on Financial Aid Portal
- 11** Select a refund preference in your CMU account
- 12** Ask for help at OneCentral

CMU is an Equal Opportunity Employer and institution. CMU does not discriminate against persons based on age, color, disability, ethnicity, familial status, gender, gender expression, gender identity, genetic information, height, marital status, national origin, political persuasion, pregnancy, childbirth or related medical conditions, race, religion, sex, sex-based stereotypes, sexual orientation, transgender status, veteran status, or weight. 21774 MGX (6/26)