



SAGINAW VALLEY
STATE UNIVERSITY

CARDINALS **STAND** OUT

SCHOLARSHIPS & FINANCIAL AID



Guaranteed Scholarships

for all admitted students with a GPA of 3.0 or higher!

2/3
STUDENTS

66% of SVSU first-year students had their full tuition and fees covered by scholarships and grants.

98%
STUDENTS

98% of SVSU first-year students at SVSU received scholarships and grants — money that does not need to be repaid.

\$75
MILLION

SVSU awarded students over \$75 million in aid from institutional, donor, state, and federal sources — none of which needs to be repaid.

\$30
MILLION

SVSU provided \$26M in institutional aid and \$4M from donors — supporting nearly 2,000 scholarships.

CONTENTS

2

KEY DATES

Important dates for scholarships, FAFSA and financial aid deadlines.

3

TUITION

Undergraduate tuition for in-state and out-of-state students.

4-6

SCHOLARSHIPS

GPA-guaranteed scholarships, competitive and donor funded scholarships available to apply for.

7

YOUR SVSU COST

How to estimate your SVSU cost.

8

FEDERAL AID

Steps in applying for financial aid.

9

LOANS

Federal loans that may be available to you if needed.

10

RESOURCES

Helpful links and phone numbers to find scholarships and financial aid.



Speak with an expert at SVSU.

Schedule a phone appointment online with SVSU's financial aid experts. They will talk with you to help you find the best financial aid package for your needs.

svsu.edu/financialaid

KEY DATES

for your senior year.



OCTOBER

Complete your FSA ID first, and then submit your 2026-2027 Free Application for Federal Student Aid (FAFSA) at [FAFSA.gov](https://fafsa.gov).

List SVSU's school code: **002314**.



NOVEMBER

The SVSU Donor-Funded Scholarship application opens. svsu.edu/findscholarships



DECEMBER OR JANUARY

Financial aid offers are mailed to all admitted students who listed SVSU on their FAFSA. Once admitted, you can also visit your student portal to review your financial aid offer.



FAFSA timelines are determined by the U.S. Department of Education. As such, the dates provided are approximations and may change. SVSU is dedicated to keeping students and their families informed about financial aid packages. Please regularly check your SVSU email throughout the year for updates or changes to the FAFSA timeline.

Pell Grant and loan amounts are determined by the Department of Education and may change after initial awarding.



TUITION

FULL-TIME BLOCK TUITION	FALL SEMESTER TUITION	WINTER SEMESTER TUITION	TUITION FOR THE FULL ACADEMIC YEAR
Michigan residents taking 12-18 credits	\$6,840 <i>Due at the start of the fall semester</i>	\$6,840 <i>Due at the start of the winter semester</i>	\$13,680 <i>Your total tuition for both fall and winter semesters</i>
Out-of-state and international admitted students with the Red & White Scholarship taking 12-18 credits			

Red & White Scholarship: Students who live outside of Michigan have a standard tuition rate of \$24,000. The good news is that once you apply to SVSU and are admitted, SVSU automatically applies the Red & White Scholarship to your bill, reducing your overall tuition to \$13,680.

Block Tuition: With block tuition, you pay one flat rate when taking 12-18 credits per semester. This credit range is equivalent to about 4-6 classes per semester. That means you pay the same tuition whether you take 12 or 18 credits each semester (24-36 credits per year). This model allows you to take more classes at no extra cost. That means you can graduate in four years (or less!) — save on tuition and living expenses — and start your career sooner.

No Extra Fees: There are no fees for freshman and sophomore students. Professional fees apply only to select junior and senior students.

OTHER COSTS FOR THE FULL ACADEMIC YEAR	
Estimated expenses for books and supplies	\$1,160
Optional on-campus housing and meal plan	\$12,500
Estimated travel/personal/miscellaneous expenses	\$1,260
Optional meal plan (for commuter students)	\$500 - \$4,950

Your Total Cost of Attendance: Colleges use a “cost of attendance” to help you determine the maximum amount of financial aid you can receive. This total cost includes direct costs you pay to SVSU — such as tuition, housing and a meal plan — plus estimated indirect costs such as books, transportation and personal expenses, which can vary from family to family. At SVSU, the total cost of attendance with these direct and indirect costs is an estimated \$27,180.



LIVING ON CAMPUS IS OPTIONAL, BUT OVER 70% OF FRESHMEN CHOOSE THE RESIDENTIAL EXPERIENCE.



svsu.edu/tuition

SCHOLARSHIPS

ACADEMIC SCHOLARSHIPS ARE GUARANTEED

No Test Scores Required

Students are guaranteed the top academic scholarship for which they qualify based on their cumulative high school GPA. SVSU will use your weighted GPA if your high school provides it on your transcript. If you qualify for a larger scholarship by increasing your GPA by graduation, send us a new transcript and we'll upgrade your award. If you have questions, speak with an expert from SVSU at svsu.edu/financialaid

Scholarship Name	HS GPA	Annual Amount	4-Year Total
FOUNDER'S	3.95+	\$6,500	\$26,000
DEAN'S	3.7-3.94	\$5,000	\$20,000
CARDINAL	3.4-3.69	\$4,000	\$16,000
UNIVERSITY	3.0-3.39	\$3,000	\$12,000

100% OF TUITION

THE PRESIDENT'S SCHOLARSHIP

Students with a 3.95+ GPA who apply and are admitted to SVSU before December 1 are automatically invited to compete for our most prestigious scholarship, which covers 120 credit hours toward your first degree. Final selections are made in February.

Housing is not covered by the President's Scholarship.

Scholarship Name	Annual Amount	Total Amount
VALLEY HOUSING <i>All undergraduate incoming freshmen with a 3.0+ GPA receive this award to help pay for optional housing on campus. This award is good for your first two years.</i>	\$1,500	\$3,000
ACADEMIC EXCELLENCE <i>Incoming undergraduate freshmen with a 1380+ SAT or 31+ ACT will receive this award. (President's Scholarship recipients are excluded). This award is for one academic year and is nonrenewable.</i>	\$1,500	\$1,500



svsu.edu/scholarships

SCHOLARSHIPS & AID

NEED-BASED AID

SAGINAW VALLEY OPPORTUNITY GRANT (SVOG)

UP TO \$6,000 EVERY YEAR FOR 4 YEARS

Requirements:

- Incoming undergraduate freshman or transfer students
- Demonstrated financial need via the FAFSA
- 2.0 SVSU cumulative GPA required for renewal

DONOR-FUNDED SCHOLARSHIPS

After completing **just one** online form, students will be considered, based on their responses, for the hundreds of SVSU donor-funded scholarships for which they may qualify. Students may be asked additional questions to determine eligibility for other scholarships. Scholarships are awarded based on a number of criteria, including students' community service, essay responses and financial need (based on information from the FAFSA). Here are two of our featured donor scholarships.

ROBERT & ELLEN THOMPSON SCHOLARSHIP FOR WORKING FAMILIES

*\$5,500
EVERY YEAR
FOR 4 YEARS*

Requirements:

- Incoming freshman
- 3.4+ GPA
- Demonstrated financial need via the FAFSA*
- Extracurricular activities and community service

Optional Consideration:

Students with an 1120+ SAT or 24+ ACT will receive preference in the selection process.

*Other requirements to be determined.

WILDFIRE FIRST-TIME-IN-COLLEGE SCHOLARSHIP

*\$6,250
EVERY YEAR FOR
4 YEARS*

Requirements:

- Incoming freshman
- 3.0 GPA
- Majoring in accounting, marketing, finance, computer science, or computer information systems
- Preference to students from the Great Lakes Bay Region (Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland, Saginaw)
- A history of extracurricular activity and/or community service may be considered



svsu.edu/scholarships

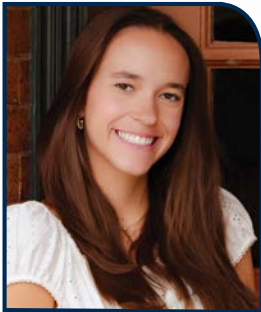


CARDINAL TIP

Use SVSU's school code on your FAFSA so you can receive more money for college: **002314**

Applying for scholarships lets you explore SVSU without committing to enroll!

SCHOLARSHIP STUDENT SPOTLIGHTS



"Receiving this scholarship really did make me feel like people believed in me. I feel very grateful to have been chosen."

Marin Arnold
Essexville, MI
Major: Pre-marketing
Wildfire First-Time-In-College Scholarship recipient



"I am so thankful to be receiving the Wildfire Scholarship. It showed me that there are more people than just my family and friends who want me to succeed in life."

Lucas Pratt
Armada, MI
Major: Pre-accounting
Wildfire First-Time-In-College Scholarship recipient



"Because of the Thompson Scholarship, I was able to follow my dream to law school and get more involved on campus. I am forever grateful."

Cherokee Johnson
Peck, MI
Major: Criminal Justice
Robert & Ellen Thompson Working Families Scholarship recipient



"I was elated when I learned I received the scholarship. It felt like some of my hard work through high school was being rewarded."

Breanna Dulworth
Lapeer, MI
Major: Social Work
Robert & Ellen Thompson Working Families Scholarship recipient

YOUR SVSU COST

FOLLOW THESE STEPS TO FIND OUT YOUR SVSU COST!

Financial aid offers are mailed to all admitted students who listed SVSU on their 2026-2027 FAFSA. Once admitted, you can also visit your student portal to review your financial aid offer.

1. Apply for admission to SVSU. (Include your social security number on your SVSU application for admission. This is the only way your FAFSA is linked to your SVSU account.)
2. Send your official high school transcript to SVSU through **parchment.com** or have your counselor email a copy to **transcripts@svsu.edu**
3. Complete your FSA ID first, and then submit your 2026-2027 FAFSA at **fafsa.gov** in October.
4. SVSU begins mailing and emailing financial aid offers in December or January.
5. Qualifying students are automatically enrolled in the Cardinal Commitment program (see page 8).

CALCULATE YOUR COST TO ATTEND SVSU.

svsu.edu/costcalculator



YOUR OFFER WILL BE MAILED AND EMAILED IN DECEMBER OR JANUARY

Your financial aid offer will be mailed to your home address and also sent electronically to your SVSU portal at **my.svsu.edu**

Additional scholarships may be awarded to you after you receive your initial financial aid offer, so check back often at your SVSU portal to see if you've received more.

Your offer is an estimate of the total costs of attending SVSU, including full-time tuition, expenses such as books, travel, housing and dining.



SVSU HAS THE LOWEST TUITION AMONG FOUR-YEAR UNIVERSITIES IN MICHIGAN

YOUR 2026-2027 SVSU FINANCIAL AID OFFER

ESTIMATED SVSU Cost of Attendance (Before Aid):
Total Scholarships and Grants:
Cost of Attendance After Scholarships and Grants:
Total Federal Student Loans:
Cost of Attendance With Federal Student Loans:

ESTIMATED SVSU Cost of Attendance (Before Aid): F/T * Full Time 12 - 18 Credits

Total Costs Paid to SVSU:	Total Costs Paid to Others:	TOTAL:

Scholarships and Grants:

Aid that you never need to pay back	Fall Semester	Winter Semester	TOTAL OFFERED

Federal Student Loans:

Aid that you must pay back	Fall Semester	Winter Semester	TOTAL OFFERED

Potential Wages to Earn While Attending SVSU: Student Employment: svsu.edu/taemp
Federal Work Study

Additional Resources that May Help You Pay Your Bill:
Parent Plus Loan (subject to credit decisions): svsu.edu/plus
Cardinal Payment Plan: svsu.edu/capp
Donor-Funded Scholarships: svsu.edu/scholarships
State Of Michigan Programs: michigan.gov/mi/studentaid

FEDERAL AID

fafsa.gov



EVERYONE SHOULD COMPLETE THE 2026-2027 FAFSA

COMPLETE YOUR FSA ID FIRST, AND THEN COMPLETE YOUR FAFSA.

You will submit your 2026-2027 FAFSA at fafsa.gov during your senior year of high school and every year you are enrolled at SVSU. The FAFSA is expected to become available in October.

INCLUDE SVSU'S CODE ON YOUR FAFSA.

Awards will be shared with the first Michigan college listed on your FAFSA. Make sure you use SVSU's SCHOOL CODE so you will receive a financial aid offer from SVSU.

SVSU'S School Code: 002314

COMPLETE THE FAFSA TO QUALIFY FOR THE MICHIGAN ACHIEVEMENT SCHOLARSHIP.

Some scholarships, such as the Michigan Achievement Scholarship, are automatically awarded to in-state high school graduates, who can receive up to \$5,500 per year for up to five years. Eligibility is determined by financial need through the FAFSA.

FAFSA timelines are determined by the U.S. Department of Education. As such, the dates provided are approximations and may change. SVSU is dedicated to keeping students and their families informed about timely and complete aid packages. Please regularly check our emails throughout the year for updates.

THE SVSU
**CARDINAL
COMMITMENT**

FREE TUITION GUARANTEE

Many incoming freshmen at SVSU have their entire tuition funded by scholarships and grants that never have to be repaid. This is our Cardinal Commitment. It assures qualifying first-time-in-college students that SVSU will help provide additional funding if their tuition costs exceed their grants and scholarships.

ELIGIBILITY CHECKLIST

- Completed the Free Application for Federal Student Aid (FAFSA)
- Michigan resident
- First-time college student starting in fall 2026
- Family's adjusted gross income is \$70,000 or less, with assets under \$50,000 (excluding your home, retirement accounts and other exempt assets listed in the FAFSA)
- Award amount is based on tuition minus other scholarships, grants or aid from SVSU, federal/state programs or outside organizations

Includes only tuition. Does not include housing, books and meal plans. If tuition is fully covered by other aid, you will not receive additional funds through this award.



svsu.edu/cardinalcommitment

SCAN ME

LOANS

At SVSU, student loans are not required. In fact, 98% of our students receive scholarships and grants, and 66% have their full tuition covered without borrowing any money. If you do need a little extra help, we're here to guide you on your options. Our team offers one-on-one support to help you understand your loan options and determine what works best for your situation. Schedule an appointment at svsu.edu/financialaid

TWO TYPES OF FEDERAL STUDENT LOANS:

- **SUBSIDIZED LOAN:** No interest while the student is enrolled at least part-time.
- **UNSUBSIDIZED LOAN:** Interest begins to accrue at the point of disbursement.

INTEREST RATE: Undergraduate Direct Unsubsidized Loans currently have a fixed interest rate of 6.39% (7/1/2025 - 6/30/2026). Students receive quarterly interest statements from Direct Loans. They do not have to pay this balance but are encouraged to do so. If the interest is not paid, it is capitalized with the principal upon repayment — meaning students will pay interest on the interest.

GRACE PERIOD: Students have one 6-month grace period for both unsubsidized loans and subsidized loans when they graduate. If they leave school and return, they can have their unsubsidized loans deferred again. However, a student is only given one grace period for deferral. Contact Direct Loans or go to studentaid.gov for more details.

ELIGIBILITY: Students must complete a FAFSA and be enrolled at least part-time to be eligible for a Federal Direct Loan. SVSU defines “half-time” as 6 credits for undergraduate students and 5 credits for graduate students. Parents are also eligible to apply for a Federal Direct PLUS loan to help cover their student’s costs.

LOAN LIMITS

Federal Direct Loans are regulated by yearly and aggregate (total) loan limits. These are as follows:

Class Standing	Dependent Students		Independent Students	
	YEARLY	AGGREGATE	YEARLY	AGGREGATE
FRESHMAN	\$5,500 (up to \$3,500 can be subsidized if eligible)	\$31,000 (\$23,000 can be subsidized)	\$9,500 (up to \$3,500 can be subsidized, if eligible)	\$57,500 (\$23,000 can be subsidized)
SOPHOMORE	\$6,500 (up to \$4,500 can be subsidized, if eligible)		\$10,500 (up to \$4,500 can be subsidized, if eligible)	
JUNIOR/SENIOR 2ND BACHELOR'S	\$7,500 (up to \$5,500 can be subsidized, if eligible)		\$12,500 (up to \$5,500 can be subsidized, if eligible)	
TEACHER CERTIFICATION	\$5,500 (including subsidized and/or unsubsidized)		\$12,500 (up to \$5,500 can be subsidized, if eligible)	



RESOURCES

SCHOLARSHIPS

Community foundations are excellent resources for scholarships. Locate one in your area. Apply for all scholarships for which you qualify.

CONTACT

cof.org/page/community-foundation-locator

Michigan Achievement Scholarship

michigan.gov/mistudentaid/programs/michigan-achievement-scholarship

Michigan Competitive Scholarship/Michigan Tuition Grant

michigan.gov/mistudentaid
1.888.447.2687

Additional Scholarship Search Resources

scholarships.com
fastweb.com
studentaid.gov/understand-aid/types/scholarships
michigan.gov/mistudentaid
collegeboard.org
petersons.com
finaid.org/scholarships

FINANCIAL AID RESOURCES

SVSU Financial Aid Office
& The Campus Financial Services Center

CONTACT

svsu.edu/cfsc
989.964.4900

The U.S. Department of Education

ed.gov

FAFSA-FSA ID (for students and parents)

studentaid.gov/fsa-id/create-account/launch

Federal Student Aid

studentaid.gov

Free Application for Federal Student Aid (FAFSA)

studentaid.gov/h/apply-for-aid/fafsa

Michigan's Department of Education

1.800.4FED.AID (1.800.433.3243)

College Board (information and resources)

collegeboard.org

OTHER HELPFUL STATE PROGRAMS

CONTACT

Michigan Education Trust (MET)

michigan.gov/setwithmet
517.335.4767

Michigan Educational Savings Plan (MESP)

misaves.com

Tuition Incentive Program-TIP (SVSU is a Phase II school)

1.888.447.2687

Better Business Bureau
(finding trusted business scholarships)

bbb.org

Federal Trade Commission Scholarship Scams Site
(how to avoid scholarship scams)

consumer.ftc.gov/articles/how-avoid-scholarship-financial-aid-scams
1.877.FTC.HELP (382.4357)

FEDERAL DIRECT LOANS/ ALTERNATIVE LOANS

CONTACT

Federal Direct Loans

studentaid.gov
svsu.edu/financialaid (Click the tab "Types of Financial Aid")

Alternative Loans

finaid.org

DONOR-FUNDED SCHOLARSHIPS

RANGE: Up to \$5,500

NEED TO REPAY: No

In addition to the academic scholarships provided by the university, SVSU offers a number of scholarships granted according to major, leadership ability, extracurricular interests and athletics, etc. Apply once to be considered for dozens of scholarships. Just visit svsu.edu/findscholarships. In addition, there are local and national scholarships for which you can apply (which sometimes cover the full cost of tuition).

WORK-STUDY & STUDENT EMPLOYMENT

Earn up to \$4,000 a year

Federal Work-Study program and student employment (for research, tutoring, administrative support, etc.) help offset your college costs. You must complete a FAFSA with SVSU's code to see if you qualify for the Work-Study program.

UNDERGRADUATE PAYMENT PLAN

An Undergraduate Payment Plan allows students to spread their educational expenses over four interest-free monthly payments for each semester. You may wish to use the Payment Plan in combination with scholarships, financial aid or student loans to cover any remaining balance owed. For convenience, set up an automatic payment option from your checking or savings account (U.S. financial institutions only) to save time and avoid any late fees, or log in to my.svsu.edu when payment is due and issue a payment via Echeck or credit/debit card. A \$75 enrollment fee is required each semester when a Payment Plan contract is established. To learn more, visit: svsu.edu/paymentplan

GRANTS

RANGE: Up to \$14,895 a year

NEED TO REPAY: No

Grants are awarded for financial need. There are a number of grants you may be eligible to receive. You must complete the FAFSA and include SVSU's code for consideration.

LOANS

RANGE: Up to \$5,500 or \$9,500 a year

NEED TO REPAY: Yes

Students may take out both subsidized and unsubsidized loans. For subsidized loans, the federal government pays all interest until you are out of college. For unsubsidized loans, interest begins accruing immediately, but you do not need to make payments until 6 months after you leave college. You must complete the FAFSA with SVSU's code to qualify. Parents are also eligible to apply for a Federal Direct PLUS loan to help cover their student's costs.

SCHOLARSHIPS

RANGE: \$1,500 to Full Tuition

NEED TO REPAY: No

Scholarships are available through SVSU, the community and other external resources. Students can earn automatic, renewable academic and housing scholarships through SVSU with a minimum 3.00 high school GPA. Beyond scholarships through SVSU, students can take advantage of additional free scholarships through their local community, such as community foundations, places of employment, local businesses, etc. And there are also ways to look for free aid through state and national scholarship organizations as well. Take the time to ask around and do some research!



**SAGINAW VALLEY
STATE UNIVERSITY**

7400 Bay Road • University Center, MI 48710

Prospective students may review our consumer information regarding general information about the university, financial assistance available to enrolled students, students' rights about FERPA, the institution's annual campus security report, completion or graduation rates, the completion and graduation rates of student athletes and information about athletic program participation rates and financial support on our scholarship and financial aid website at svsu.edu/cfsc. To obtain a paper copy of all or parts of our consumer information, or if you need help obtaining information, please contact the Campus Financial Services Center, 131-A Wickes Hall, or call (989) 964-4900.

SVSU will provide reasonable accommodations for persons with disabilities. Individuals who need accommodations should contact the Conference Center at SVSU at (989) 964-4348 at least 3 days before the event. SVSU does not discriminate based on race, religion, color, gender, sexual orientation, national origin, age, physical impairment, disability or veteran status in the provision of education, employment and other services.