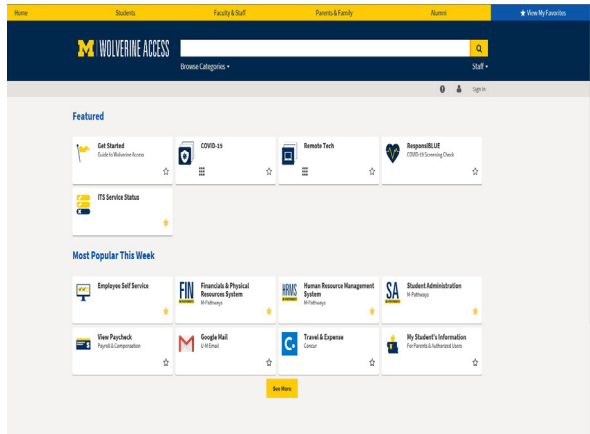


How to enroll

Enrolling in the U-M Payment Plan is easy. Students as well as authorized Parents & Family members may enroll online through [Wolverine Access](#) in the following ways:



Students

Through the **Student Center**:

1. Select **Account Inquiry** from the **Finances** section
2. Select the **Payment Plans** tab
3. Select the **Enroll** tab
4. Follow the instructions

or

Through the **Student Self-Service** page:

1. Select **Campus Finances/Enroll in Payment Plan**
2. Select the **Enroll** tab
3. Follow the instructions

Parents & Family Members

1. Select **Manage Finances/Account Inquiry**
2. Select the **Payment Plans** tab
3. Select the **Enroll** tab
4. Follow the instructions

Enroll today!

Fall term

Enrollment period:

April 16 through June 30, 2026

Deadline: September 1, 2026

Winter term

Enrollment period:

October 15 through November 30, 2026

Deadline: January 31, 2027

When you sign up during the enrollment period, you'll be able to take advantage of a five-payment, interest-free, schedule for each term. If you enroll after the enrollment period and prior to the deadline any payment(s) currently due on the plan, along with the enrollment fee, must be paid at the time of enrollment. If the currently due payments and enrollment fee are not paid at this time, a financial hold will be placed on the student's account for these amounts. The payment plan is not available for the spring or summer terms.

Questions?

Phone: (734) 764-7447

Toll free: (877) 840-4738

(from within the U.S. and Canada only)

Fax: (734) 647-0061

E-mail: um-sfo@umich.edu

Website: sfo.umich.edu

Campus Address

U-M Student Financial Services

2226 Student Activities Building

515 E. Jefferson Street

Ann Arbor, MI 48109-1316

Phone Hours

Monday, Tuesday, Wednesday, and Friday—
*8 a.m. to 4:30 p.m.

Thursday—*10 a.m. to 4:30 p.m.

*Phone lines are closed each day from noon to 12:45 p.m.

Lobby Hours

Please see the [SFS website](#) for in-person service hours.

 UNIVERSITY OF MICHIGAN

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**Interest-Free
Payment Plan**
Making Tuition Payments
Easier for Students
and Parents

Pay your tuition bill in monthly payments—without interest

Most students use the [U-M Payment Plan](#) to take advantage of a variety of benefits, including:

- Manageable monthly payments
- Interest-free installments that help lower the overall cost of education
- Funds remain in interest-bearing accounts longer while paying for school
- Convenient online enrollment for students and authorized Parents & Family members

About the plan

The U-M Payment Plan is a term-based plan offered for fall and winter terms separately. With no eligibility requirements or credit checks, it's designed as a helpful alternative to lump-sum payment methods. The payment plan allows each term's education expenses to be spread over five equal installments free of interest or other expenses. There is a non-refundable \$30 enrollment fee charged each term for enrollment in the plan.

Please note: Your participation in the U-M Payment Plan is optional. If you don't enroll in the Payment Plan, your tuition, fees, room, board, and other fees are generally due on, or before, the first day of class each term.

Setting your plan amount

Your plan amount is your total estimated expenses less the total estimated credits (financial aid awards, student loans, scholarships, etc., excluding work study awards).

$$\begin{aligned} &\text{Estimated Expenses} \\ &- \text{Estimated Credits} \\ &= \text{Plan Amount} \end{aligned}$$



Resources

Use the following resources to help you set your plan amount.

Your Student Account: If your term charges have been posted to your student account, you should use this information to set your plan amount.

or

Financial Planning Calculator: If your term charges have not posted, you may use this tool located in Wolverine Access if available.

or

Estimated Budget: If your actual term charges have not posted to your student account and the financial planning calculator is not available, use the estimated student budget for the fall/winter terms as provided by the Office of Financial Aid. Please use [this link](#) to access the estimated budget.

Review your plan amount

Once tuition, fees, room, board, financial aid awards, student loans, scholarships, etc., have posted to your student account, you should review your plan amount to make sure that your expenses for the term are covered. If needed, you may adjust the plan amount. The plan does not automatically adjust to cover actual charges. Adjustments may be made to the fall term plan amount through September 30 and the winter term plan amount through February 28. Please note that adjustments will affect unbilled installments only.

Adjusting the plan

Adjusting the plan is easy. Students and authorized Parents & Family members just need to:

1. Login to [Wolverine Access](#)
2. Select **Account Inquiry**
3. Select the **Payment Plans tab**
4. Select the **View or Modify tab**
5. Follow the instructions to modify the Plan Amount

Billing/payment

Once enrolled in the U-M Payment Plan, your student account will be charged for five equal monthly charges for each term in which you are enrolled. The monthly charge will be billed to you on your student account invoice, along with any additional expenses that may not have been budgeted in your plan.

Payments are due monthly as follows:

Fall term—June 30 through October 31

Winter term—November 30 through March 31

You must pay your monthly payment plan charge, as well as other charges due that are not covered by your payment plan, by the due date. If the amount due is not paid by the due date, a financial hold will be placed on your account. Your account may be charged a \$30 late payment fee. Payments made to your account will first be applied to the current plan charge and then to other charges that are not covered by your plan.

Plan delinquency

If your plan account is delinquent in any amount by 15 days or more, the university reserves the right to terminate the payment plan. Any payments made on the plan will be applied to outstanding charges. Once a plan has been terminated, the normal University of Michigan financial regulations and [payment schedules](#) apply. Once a delinquent plan has been terminated, the plan may not be reinstated for the same term.