

SEPTEMBER 2013 NEWSLETTER

Student Scholarships and Grants Division
Bureau of State and Authority Finance
Michigan Department of Treasury

This issue

High School Counselor Webcast P.2
TIP Myths and Facts P.3
High School Counselor Webinar/Postsecondary Hand-
book P.4
Outreach Activities P.5
Additional Resources P.6
TIP Lookups and MSFAA Corner P.7,8
New Requirements for Student Aid Programs P. 9
High School Highlights and Calendar of Events P. 10
Frequently Asked Questions/SSG Contact P.11,12



It's that time of year again . . . back to school time!

www.michigan.gov/ssg

High School Counselor Webcast



SAVE THE DATE - 2013 High School Counselor Webcast

The 2013 High School Counselor Webcast is scheduled for **Thursday, October 24, 2013, from 9:00 a.m. – 12:30 p.m.** As a result of your suggestions, we are incorporating a few significant changes this year:

The announcement for the Webcast has gone out via email. Additional information is posted on SSG Web site under *News and Highlights*.

The format of the Webcast will be a round table format/panel discussion. We hope this format will prove to be more engaging. It will be brought to you just like it was last year; at a postsecondary site near you. **It is suggested that you preview the mini Webinars located on our Web site prior to attending the Webcast.** (Refer to the *High School Counselor Webinar Series* article in this newsletter for more information.)

Registration and a post-event survey will be handled online through SurveyMonkey at <http://www.surveymonkey.com/s/2013HSCW>.

As in the past, you will have an opportunity to receive three State Continuing Education Clock Hours. We hope you will consider taking advantage of this opportunity to learn more about student financial aid programs. The announcement was emailed September 9 and 10.

Please contact Patty Hill at hillp@michigan.gov with questions concerning the Webcast.

2013 Host Site Locations

Albion College, Albion
Alpena Community College, Alpena
Baker College of Auburn Hills
Baker College of Cadillac
Baker College of Jackson
Baker College of Muskegon
Baker College of Owosso 
Baker College of Port Huron
Bay de Noc Community College, Escanaba
Central Michigan University, Mt. Pleasant
Cleary University, Howell
Cornerstone University, Grand Rapids
Delta College at Bay-Arenac ISD, Bay City
Douglas J Aveda Institute, East Lansing
Glen Oaks Community College, Centreville
Gogebic Community College, Ironwood
Grand Valley State University, Allendale
Kalamazoo Valley Community College, Kalamazoo
Lake Superior State University, Sault Ste. Marie
Michigan State University, East Lansing
Michigan Technological University, Houghton
North Central Michigan College, Petoskey
Northern Michigan University, Marquette
Northwestern Michigan College, Traverse City
Siena Heights University, Adrian
University of Michigan - Dearborn
University of Michigan - Flint
Wayne State University, Detroit
West Shore Community College, Scottville

TUITION INCENTIVE PROGRAM (TIP)



As high school counselors, you know there are many people and organizations who are interested in promoting TIP in their communities. Many community groups as well as non-profit organizations know TIP can be a valuable resource for their college bound students.

TIP encourages eligible students to complete high school by providing the incentive of tuition assistance for the first two years of college and beyond for those who complete high school. Michigan Department of Human Services (DHS) identifies Medicaid eligible students and sends a file annually to SSG. Students must meet a Medicaid eligibility history requirement and apply prior to high school graduation or GED completion. Below are some **myths vs. facts** about TIP. Students can contact SSG at 1-888-4-GRANTS to inquire on their eligibility. TIP brochures are available to print on the SSG Web site www.michigan.gov/ssg under *Forms and Publications*.

Myth

vs

Fact

TIP is only for foster kids.	Any student who was Medicaid eligible for 24 months within a 36–consecutive month period could be eligible for TIP. Months begin as early as the 36-month period prior to the student’s 12th birthday.
TIP will pay for all college expenses.	Phase I of TIP covers the cost of tuition and mandatory fees up to 24 credit hours in any academic year. Allowable mandatory fees are registration, technology, and student activity fees up to a maximum of \$250 per semester/term. TIP does not cover the cost of books, lab, parking, or specific course fees, housing, or meal expenses. Phase II of TIP covers up to \$500 per semester or \$400 per term, for a total of \$2,000.
I met the Medicaid requirements, but now my family’s income status has changed and now I am not eligible for TIP.	Once a student meets the Medicaid requirements <u>and completes the TIP application prior to high school graduation</u> , he/she will be eligible for TIP even if the family income changes.
I can use TIP at any college in Michigan.	TIP can be used at any approved, degree-granting, non-profit college in Michigan and at Focus: HOPE. Institutions NOT eligible for TIP are for-profit, trade schools, and/or proprietary colleges. See TIP Fact Sheet for participating schools.
A certificate of completion from high school is not acceptable as proof of high school graduation for TIP.	A diploma, a certificate of completion, or a GED is acceptable as verification of high school graduation.
A student must use TIP immediately after high school graduation.	A student has four years from high school graduation to begin using TIP. If the student has not initiated college enrollment within the first four years, they are no longer eligible to use TIP benefits.



High School Counselors Webinar Series

High School Counselor Webinar Series

SSG has been partnering with the Michigan Department of Human Services, Lutheran Social Services, Western Michigan University, Michigan Department of Education, and the Michigan College Access Network (MCAN) to provide a series of Webinars for high school counselors.

The series includes the following topics: **Financial Literacy: The Basics, Assisting Youth with Special Circumstances, Student Loans, and Support Resources and Organizations for Counselors.** They are posted on our Web site, along with the PowerPoint presentations at www.michigan.gov/ssg under *News and Highlights*, and then under the *Planning for College* tab.

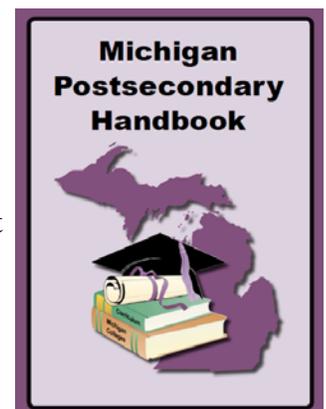
For those counselors planning to attend the 2013 High School Counselor Webcast, we urge you to take the time to preview each of these Webinars. There will be an opportunity to ask any questions you have during the Webcast.

Please contact Patty Hill at hillp@michigan.gov if you have any questions or concerns regarding the Webinar Series.



2013-14 Edition of the Michigan Postsecondary Handbook

Updates to the 2013-14 edition of the Michigan Postsecondary Handbook will be posted in the near future. You can find the link to the handbook online at www.michigan.gov/ssg under *Featured Resources*. Please contact Patty Hill at hillp@michigan.gov if you have questions.





Coordinator of Outreach Activities

SSG welcomes Shannon Price as the new Coordinator of Outreach Activities. In her role, Shannon will be responsible for the administration of SSG outreach and college access activities including promoting financial literacy and financial aid program information to students, families, and counselors, and SSG partners.

Shannon comes to SSG from Baker College of Jackson where she served as the Director of Student Services. She has a bachelor’s degree from Ferris State University and a master’s degree from Baker College. Shannon may be reached at 517-335-4884 or via email at prices4@michigan.gov.

Shannon Price

SSG in your School Newsletter

If your school publishes a newsletter for students/parents and you would like SSG to provide you with articles, please contact Shannon Price at prices4@michigan.gov or 517-335-4884. Topics include:

- Introduction and Overview of SSG
- Overview of SSG programs
- Financial Literacy
- Student Loans
- Money for College in Michigan

SSG at a College Fair near YOU!

SSG will have a booth at the following upcoming college fairs. Please encourage your students to stop by our booth for information on SSG programs and services!

Date	College Fair	Time
September 25	Southwestern Michigan College	6:30 - 8:30 pm
September 26	Hope College	6:30 - 8:30 pm
September 30	Lansing Community College	4:30 - 8:30 pm
October 2	Schoolcraft College	6:00 - 8:00 pm
October 4	Ionia County ISD	9:00 - 12:00 noon
October 7	Troy Athens High School	6:30 - 8:00 pm
October 8	Montcalm Community College	9:00 - 10:30 am
October 9	Southeast Michigan Charter School	9:00 am - 12:00 noon
October 14	Bloomfield Hills High School	6:30 - 8:00 pm
October 16	Huron Valley Schools	6:30 - 8:00 pm
October 17	Southfield High School	7:45 - 11:00 am
October 23	Bay-Arenac ISD	4:30 - 6:45 pm
October 24	Brighton High School	6:30 - 8:30 pm
October 25	Baker College of Owosso	9:30 - 10:30 am
October 28	Oakland Schools Technical Campus Northwest	8:00 am - 1:00 pm

College Application Week

College Application Week (CAW) is a national initiative with the goal to provide every graduating high school senior the opportunity to apply to college. Special focus is placed on assisting students who would be the first in their families to attend college and students who may not have otherwise seriously considered applying to college.

The reason for a week long initiative like this is because of the daunting process. The schools hosting this event will spend the weeks leading up to CAW helping students identify the right institutional fit, drafting essays, and securing all information needed to complete their applications. Schools help break down the application process for students and the week provides dedicated time to ensure all students successfully submit at least one application.

Inspired by the national concept, the purpose of Michigan College Application Week is to target low-income students, first-generation college going students, and those who would have not otherwise considered college. The goal is to ensure all seniors complete at least one application by the conclusion of Michigan College Application Week at host high schools. Host high schools will provide dedicated computer time to students to allow them to explore colleges and apply online.

The 2013 host sites have been selected. To learn more about Michigan CAW or to become a 2014 host site, visit Michigan College Access Network's Web site at <http://www.mcollegeaccess.org/events/college-application-week>.

Michigan Competitive Scholarships Awards for the Class of 2014 Advanced Notice of December 2013 - **ACTION REQUIRED**



The Michigan Competitive Scholarship (MCS) award is based on two criteria; the student must:

- **Show academic merit, and**
- **Demonstrate financial need.**

For students in the Class of 2014, an ACT score of 90 or above is required. Student scores from their junior year Michigan Merit Exam (MME), or National ACT test are sent to SSG by ACT. These test scores are matched to student FAFSA records to determine if test qualifiers also demonstrate financial need. Because student Social Security Numbers (SSN) are not reported on the MME exam booklets, we cannot always match test plus FAFSA (merit and need) records. This results in hundreds of qualifying students missing out on an MCS award.

In December, SSG will send you a roster of all your Class of 2014 students whose test scores qualify them for the MCS award, but for whom we have no corresponding SSN which will link to their FAFSA data. SSG will provide you with a letter that we ask you to send to the parents of the students on the roster. This letter will ask the parent to fax or call SSG with the student's SSN so that these records can be combined. In order to make MCS awards to students for the 2014-15 academic year, we **must have** these completed matches. Please assist us with reaching your students and parents in this important matter. **Stay tuned for the mailing in December . . .**

MSFAA

Michigan Student Financial Aid Association



Corner

Article submitted by Steven Foster, MSFAA's EAMO Co-chair and Senior Financial Aid Administrator at the University of Michigan

Who is EAMO?

Michigan Student Financial Aid Association (MSFAA) Early Awareness/Multicultural Outreach (EAMO) Committee. The purpose is to increase awareness among all students and parents of the benefits of preparing both academically and financially for higher education.

What does EAMO do?

EAMO provides programming and events geared toward assisting students and families with the resources they need to be successful in preparation for post-secondary educational opportunities. EAMO has two signature programs:

- **Get REAL (Real Early Awareness Lessons)** is a six week program designed for the high school junior. The curriculum covers important topics such as debt management, career choices, college costs, and the Extreme Reality financial literacy program, to name a few. EAMO engages and challenges students to start preparing for their future senior year and life beyond high school so that they are on a successful path. This program is offered in the spring.
- **A Lesson in Dollars** is a six week program designed for the high school senior. The curriculum covers topics such as financing your education, time management, scholarships, essay writing, and transition from high school to college.

EAMO also provides various trainings such as financial aid workshops, FAFSA completion, early awareness, MI College Sunday, high school

counselor workshop, and extreme reality just to name a few. The goal is simply to provide outreach services to assist educators, students, and families with reaching their postsecondary educational goals.

How to contact?

For more information about EAMO or to request services please contact one of the following EAMO Committee Co-chairs. You can also visit our Web site at www.msfaa.org.

Steven Foster, EAMO Co-chair
Michigan Student Financial Aid Association
734 936-3924
734 647-3081
sdfoster@umich.edu

Jill Moore, EAMO Co-chair
Michigan Student Financial Aid Association
313-927-1292
313-927-1533
jmoore@marygrove.edu

Alaina Simpson, EAMO Co-chair
Michigan Student Financial Aid Association
269-387-6027
alaina.simpson@wmich.edu

Article submitted by Steven Foster, EAMO Co-chair

New Requirements for Federal Student Aid Programs



Education Department Announces Changes to FAFSA Form to More Accurately and Fairly Assess Students' Need for Aid

Read the entire article: [Education Department Announces Changes to FAFSA Form to More Accurately and Fairly Assess Students' Need for Aid.](#)

On April 29, 2013, the U.S. Department of Education (Department) announced that beginning with the 2014-15 federal student aid form, the Department will—for the first time—collect income and other information from a dependent student's legal parents regardless of the parents' marital status or gender, if those parents live together.

The 2014-15 FAFSA will provide a new option for dependent applicants to describe their parents' marital status as "unmarried and both parents living together." Additionally, where appropriate, the new FAFSA form will also use terms like "Parent 1 (father/mother/stepparent)" and "Parent 2 (father/mother/stepparent)" instead of gender-specific terms like "mother" and "father."

The FAFSA has long been constructed to collect information about a student's parents only if the parents are married. As a result, the FAFSA has excluded income and other information from one of the student's legal parents (biological or adoptive) when the parents are unmarried, even if those parents are living together. Gender-specific terms also fail to capture income and other information from one parent when a student's parents are in a same-sex marriage under state law, but not federally recognized under the Defense of Marriage Act.

The collection of FAFSA information for both of a dependent student's unmarried parents when both parents are living together will not impact the majority of federal student aid applicants, either because they are independent students or because they are dependent students whose legal parents are married to each other or are unmarried and do not live with the other parent. While most students will be unaffected, the eligibility of some dependent students will change. In most of these instances, the amount of need-based Title IV federal student aid these students will receive will decrease because of the additional income and other resources used in the calculation of the student's EFC. In a small number of instances, the student would be eligible for more aid because the offset for an additional person in the parents' household, a factor in calculating the EFC, will exceed the income of the second parent.

The Department will published these changes in the Federal Register for public comment as part of the draft 2014-15 FAFSA. For more information about federal student aid, visit the Department's Web site: studentaid.ed.gov.



Calendar

Calendar of Upcoming Events



- 9/16-18/13 - National College Access Conference, Nashville, TN
- 9/27/13 - [Promoting the Publics, Michigan State University](#), Kellogg Center, East Lansing
- 10/6-9/13 - [Midwest Association of Student Financial Aid Administrators \(MASFAA\) Conference](#), Indianapolis, IN
- 10/24/13 - High School Counselor Webcast - Various host sites; see page two.
- 11/1-3/13 - [Jump\\$tart Coalition National Educator Conference](#), Washington, D.C.
- 11/3-4/13 - [Third Annual All Michigan Counselors Fall Conference, Amway Grand Hotel](#), Grand Rapids, MI
- 11/4-8/13 - [College Application Week](#)
- 11/18/13 - [Michigan Pre-College and Youth Outreach Conference](#), University of Michigan, Ann Arbor, MI

*Autumn is back . . . a time for farmers to harvest
and a time for counselors to plant seeds in the minds of students.*





Frequently Asked Questions (FAQs)

We compiled some frequently asked questions that we received from parents and students. If there are questions you would like to include in this section, please send them to our email at ssg@michigan.gov.

1. If I am eligible for TIP, do I still need to complete the FAFSA?
Answer: It is recommended that students complete the FAFSA each year to determine eligibility for other State and Federal aid. Remember that TIP covers only tuition and specific fees. Students will want additional aid to cover things like room and board, books, etc.
2. How do I apply for the Michigan Tuition Grant (MTG)?
Answer: Students enrolled at least half time at an approved independent, degree-granting Michigan institution are required to complete the FAFSA no later than June 30 to determine if they qualify for MTG. If the student is qualified for MTG, the first school listed on the FAFSA will be notified.
3. Can I apply for the GEAR UP College Day Scholarship (GUCD)?
Answer: No, you cannot apply. In order to be eligible for GUCD, you must have successfully completed the GUCD six-year program, be nominated, and accepted for a scholarship.
4. Can I buy books with my Michigan Competitive Scholarship (MCS) or MTG grant?
Answer: No. MCS and MTG awards are limited to tuition and mandatory fees only.
5. Can I use TIP if I graduate high school out of state?
Answer: Yes, as long as you have met the eligibility requirements and attend an approved, participating institution within the state of Michigan. The student must also be a resident as per the institution's Michigan residency policy.
6. Can I use TIP for cosmetology schools?
Answer: No. TIP is only available for students enrolled in a credit-based associate degree or certificate program at an approved, participating Michigan community college, public university, degree-granting independent college, federal tribally-controlled college, or Focus: HOPE. The complete list of institutions are available on our [TIP Fact Sheet](#).

For additional information, contact SSG at 1-888-4GRANTS (1-888-447-2687).



SSG Staff Information

If you have specific questions about one of our programs, call us toll-free at 1-888-4-GRANTS (1-888-447-2687) and one of our customer service representatives will assist you.

Program coordinators and their numbers and emails are listed below:

CVTG and TIP	Kathy Welch	517-373-7120	welchk1@michigan.gov
Dual Enrollment and STG	Carla Foltyn	517-335-1790	foltync@michigan.gov
GEAR UP	Flora Boles	517-335-2882	bolesf@michigan.gov
High School Services	Patty Hill	517-373-6051	hillp@michigan.gov
MCS/MTG	Marion Seelman	517-241-3106	seelmanm@michigan.gov
MNS/TCLI	Nancy Vaughn	517-373-1871	vaughnn@michigan.gov
Outreach/Financial Literacy	Shannon Price	517-335-4884	prices4@michigan.gov

Or contact:

Anne Wohlfert, Director	517-373-0458	wohlferta@michigan.gov
Stacy Cardwell, Executive Secretary	517-373-6074	cardwells@michigan.gov

If any other staff members or colleagues would like to receive a copy of our “High School Counselors” newsletter, please contact:

Stacy Cardwell
cardwells@michigan.gov
517-373-6074



Missed A Copy?

If you missed a copy of our newsletter, do not worry. They are archived on our Web site at:
[www.michigan.gov/ssg/About SSG/ Newsletters.](http://www.michigan.gov/ssg/About%20SSG/Newsletters)

CONTACT SSG

You can always contact us toll-free at:

1-888-447-2687

Or send an email to
ssg@michigan.gov

Visit our Web site at

www.michigan.gov/ssg



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