

State Programs Procedures Manual

Overview of Operations

Working with SSG



Student Scholarships and Grants

Fiscal Year 2014 | Academic Year 2013-14



STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

RICK SNYDER
GOVERNOR

R. KEVIN CLINTON
STATE TREASURER

Dear Financial Aid Administrator:

The State of Michigan has been providing scholarships and grants to Michigan students since 1964 and has helped over three million students with roughly \$4 billion in financial assistance to achieve their higher educational goals.

The Student Scholarships and Grants (SSG) division administers eleven student financial aid programs and works with:

- Determining eligibility for SSG programs.
- Managing State program funds.
- Disbursing State funds to postsecondary institutions on behalf of students.
- Maintaining data integrity and reporting.
- Promoting college access initiatives.
- Supporting financial literacy initiatives.

Thank you for reading through the State Programs Procedures Manual-Working with SSG. This manual includes an overview of the programs we offer and the eligibility requirements. Our goal is to help you assist your students by providing information on the administration of Michigan's scholarship and grant programs.

We appreciate the relationship you have with SSG and we look forward to working with you!

Sincerely,

A handwritten signature in black ink that reads "Carla Foltyn".

Carla Foltyn, Acting Director
Student Scholarships and Grants

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Role of SSG

The Student Scholarships and Grants (SSG) division administers eleven student financial aid programs and essential services to students and families relative to college access.

Over \$103 million is allotted for students through these various programs, which help Michigan residents with access to and choice of higher education opportunities.

SSG is responsible for:

- Determining eligibility for SSG programs.
- Managing State program funds.
- Disbursing State funds to postsecondary institutions on behalf of students.
- Maintaining data integrity and reporting.
- Educating Michigan citizens by promoting college access and financial literacy initiatives.

All State programs:

- Are **tuition-specific**.
- Require **Michigan residency**.
- Require **U.S. citizenship, permanent residency or approved refugee** status.
- Must be used at approved Michigan colleges and universities.
- Require non-default on any student loan.
- Require a high school diploma, Certificate of Completion, or GED.

NOTE: Colleges are responsible for maintaining all student documentation for TIP.

All programs are administered in accordance with legislative direction and per administrative rule approved by the Michigan Higher Education Assistance Authority and/or the Michigan Department of Treasury. All future program funds are subject to available and approved funding. Award parameters are subject to legislative changes.

Current Michigan Programs

Michigan Competitive Scholarship (MCS) – provides renewable scholarships for students enrolled in approved degree-granting Michigan institutions based on academic merit and financial need. The maximum award is to be determined annually by SSG.

Michigan Tuition Grant (MTG) – provides grant assistance to needy students enrolled in approved, degree-granting Michigan non-profit, independent colleges and universities. The maximum award is to be determined annually by SSG.

Tuition Incentive Program (TIP) – is a program encouraging high school completion by paying for the first two years of college and beyond for eligible students. Eligible students are those who have or have had Medicaid coverage for 24 months within a 36-consecutive month period as identified by the Michigan Department of Human Services (DHS).

Children of Veterans Tuition Grant (CVTG) – provides undergraduate tuition assistance to certain children of qualified Michigan veterans who are totally and permanently disabled, MIA, or deceased, due to a service-connected injury or illness. The renewable award pays a maximum of \$2,800 per academic year.

Police Officer's and Fire Fighter's Survivor Tuition Grant (STG) – provides a waiver of tuition at state public institutions of higher education for children and surviving spouses of Michigan police officers and firefighters killed in the line of duty.

Michigan Merit Award (Merit) – Eligibility for this award has now expired for all students except those who have served or are currently serving in the military. Students with a military extension can still collect their award up through 2017 with proof of military service.

Dual Enrollment (DE) – Payments are made to eligible institutions for high school students from private high schools who dually enroll in college courses. Began with the 2012-13 academic year.

Federal Programs Administered by SSG

GEAR UP Michigan! Scholarships (GU) - delivers over \$6 million in scholarships to needy students from three urban public institution systems: Detroit, Muskegon, and Flint. These awards utilize federal funds received as part of the Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) grant administered by the Workforce Development Agency (WDA). Scholarships are renewable for up to four years in an amount equal to Pell Grant maximums.

GEAR UP College Day Scholarships (GUCD) - will payout over \$7.7 million in scholarships to qualified students who participated in programs developed by Michigan's 15 public universities. Scholarship maximum is \$5,550 and is renewable for five years.

Michigan Programs Not Funded

Michigan Nursing Scholarship (MNS) - was enacted in 2002, (P.A. 591) to establish an educational scholarship program for eligible resident students enrolled in certain nursing programs. (Funding not currently provided for new awards.) SSG continues to request employment verification to complete work obligations and SSG collects payments for scholarships that reverted to loans.

Teacher Cancellation Low Income (TCLI) Directory - The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue to teach in low income areas. Under this program, individuals who teach full time for five consecutive complete academic years in certain elementary and secondary institutions that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their Federal Family Education Loan and/or Direct Loan program loans. The U.S. Department of Education maintains a list of eligible institutions known as the Teacher Cancellation Low-Income (TCLI) Directory. SSG maintains Michigan's listing for the [TCLI Directory](#) link, which can also be found on SSG's Web site www.michigan.gov/ssg. A teacher is a person who provides K-12 direct classroom teaching or classroom-teaching in a non-classroom setting, including special education teachers. Head Start, Pre-K, School Librarians, Guidance Counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.

Current Services

Promoting College Access and Financial Literacy/Outreach Services - SSG is actively involved in promoting postsecondary education, financial education, and financial aid options to Michigan students and families. Our services include: college fairs, SSG presentations at schools for students and families, financial education presentations, SSG publications, Mini Webinars and Webcasts, and collaboration with SSG partners.

Applying for SSG Programs

It is recommended that students complete the Free Application for Federal Student Aid (FAFSA) when applying for financial aid. For MCS/MTG the FAFSA is required to demonstrate financial need.

Some SSG programs also require an additional application. Please see [Forms and Publications](#) for more details.

- [Children of Veterans Tuition Grant](#)
- [Police Officer's and Fire Fighter's Survivors Tuition Grant](#)

Eligible Institutions

Current Programs require attendance at a degree-granting, non-profit Michigan postsecondary institution.

1. Only institutions which are incorporated in Michigan are eligible to participate in State programs. Out-of-state institutions operating in the State solely under a certificate of authority, are not eligible to participate in State programs. Institutions with a domestic license are eligible, while schools with a foreign license are not eligible.

2. Rules promulgated by Treasury clearly indicate that institutions that are eligible to participate in the programs are only Michigan institutions.
3. Colleges seeking eligibility information should visit [LARA's Web site](#).
4. Both the Tuition Grant Program Act and the Competitive Scholarship Program Act state that Treasury shall determine which schools are eligible via its promulgated rules. The rules state that eligible institutions are Michigan colleges/universities which are listed in the "Independent Colleges and Universities" section under the Michigan Department of Education (MDE) directory. This section includes:
 - Schools that are based in Michigan and based out of state.
 - Rules for both programs; however, say only that Michigan colleges that appear in this section of the directory are eligible.

Participating Institutions

Participating Institutions*

Adrian College	Great Lakes Christian College	Northern Michigan University
Albion College	Henry Ford Community College	Northwestern Michigan College
Alma College	Hope College	Northwood University
Alpena Community College	ITT Technical Institute	Oakland Community College
Andrews University	Jackson College	Oakland University
Aquinas College	Kalamazoo College	Olivet College
Art Institute of Michigan	Kalamazoo Valley Community College	Robert B. Miller College
Baker College	Kellogg Community College	Rochester College
Bay de Noc Community College	Kettering University	Sacred Heart Major Seminary
Bay Mills Community College	Kirtland Community College	Saginaw Chippewa Tribal College
Calvin College	Kuyper College	Saginaw Valley State University
Central Michigan University	Lake Michigan College	Saint Clair County Community College
Cleary University	Lake Superior State University	Schoolcraft College
College for Creative Studies	Lansing Community College	Siena Heights University
Compass College of Cinematic Arts	Lawrence Technological University	Southwestern Michigan College
Concordia University	Macomb Community College	Spring Arbor University
Cornerstone University	Madonna University	University of Detroit Mercy
Davenport University	Marygrove College	University of Michigan - Ann Arbor
Delta College	Michigan Jewish Institute	University of Michigan - Dearborn
Eastern Michigan University	Michigan State University	University of Michigan - Flint
Ferris State University	Michigan Technological University	Walsh College
Finlandia University	Mid Michigan Community College	Washtenaw Community College
Focus: HOPE	Monroe County Community College	Wayne County Community College
Glen Oaks Community College	Montcalm Community College	Wayne State University
Gogebic Community College	Mott Community College	West Shore Community College
Grace Bible College	Muskegon Community College	Western Michigan University
Grand Rapids Community College	North Central Michigan College	
Grand Valley State University		

* Some institutions may not participate in every State of Michigan program.

Funding

The Michigan legislature appropriates funds each fiscal year. The following chart provides historical and current funding levels by program.

Program	FY12	FY13	FY14
Michigan Competitive Scholarship	\$18,361,700	\$18,361,700	\$18,361,700
Michigan Tuition Grant	\$31,664,700	\$31,664,700	\$31,664,700
Tuition Incentive Program	\$43,800,000	\$43,800,000	\$47,000,000
Children of Veterans Tuition Grant and Survivors Tuition Grant	\$1,200,000	\$1,200,000	\$1,400,000
Robert C. Byrd Scholarship	\$207,753	Eliminated	\$0.00
GEAR UP	\$1,500,000	\$3,200,000	\$3,200,000
TOTAL	\$96,734,153	\$98,226,400	\$101,626,400

State Awards

SSG works in conjunction with postsecondary institutions for students who are awarded funds from a State program. **The State's fiscal year is defined as October 1 thru September 30.** SSG's academic year for high school seniors is defined as September 1 thru August 31. SSG considers semesters/terms to be the following:

1st (semester/term) Mid-August through December	2nd (semester/term) January through Mid-May
3rd (semester/term) May through June	4th (semester/term) July through August

For institutions, SSG considers summer semester/term to be the trailer for all State programs. [Program Payment Schedules](#) are available on SSG's Web site.

Reimbursement Programs

TIP, CVTG, and STG are considered reimbursement programs which means:

- The student is determined to be eligible by SSG.
- The student is notified by SSG regarding program eligibility.
- The student is responsible for informing the institution of their eligibility.
- The institution verifies eligibility criteria for SSG.
- The institution bills SSG quarterly for the student's tuition and/or mandatory fees up to program maximums.

Aggregate Programs

MCS and MTG are considered aggregate programs which means:

- The student is determined to be eligible by SSG.
- SSG does NOT notify the student, but sends a list (file) to the institution.
- The institution verifies enrollment criteria for SSG.
- The institution receives a quarterly percentage of their total aggregate amount.
- The institution de-obligates funds for students on their list who under enroll or who are not enrolled.

Verifications

Institutions are required to verify:

- Citizenship
- Residency
- Evidence of a high school diploma, certificate of completion, General Education Development (GED), or home school diploma.*
- Enrollment
- Satisfactory Academic Progress (SAP) and/or Grade Point Average (GPA) depending on program requirements
- Default status on Federal/State student loans.

* Home-schooled students may be eligible if the institution accepts the home-school documents as proof of high school completion.

Payments

All payments are made to the institution on behalf of the students. Payments are made through the State's Michigan Administrative Information Network (MAIN) System and are either done via electronic funds transfer (EFT) or a paper warrant. For information on how to become a vendor click here: [signing up for MAIN](#).

SSG provides an annual verification and payment schedule indicating due dates for all programs. See [SSG Payment Schedules](#).

- Payments are paid on a quarterly basis and are made only for students enrolled in the current academic year. Payment should be credited to the student's account unless the student has already satisfied financial obligations to the institution; in such cases, all or part of the award may be paid directly to the student.
- Within the parameters of the student's **enrollment status** and other tuition-specific aid, the total award amount for the academic year may be divided among semesters/terms at the discretion of the financial aid director.

Refunds

To simplify and make the refund process more uniform, SSG has developed a refund worksheet that must be used for all State programs.

The worksheet can be found online at www.michigan.gov/ssg under the Forms and Publications tab.

- **Refunds** – Final eligibility for payment within an enrollment period depends on the student's status at the end of the drop/add period.
- Refund payments must be sent with the **SSG Refund Worksheet**. Check the appropriate program box and enter the student's(s) information. The check should be made payable to the "State of Michigan" and sent to the Michigan Department of Treasury, Student Scholarships and Grants, P.O. Box 30782, Lansing, MI 48909.

Revised 07/13

Michigan Department of Treasury
SSG Refunds
P.O. Box 30782
Lansing, MI 48909

Phone: 1-888-4-GRANTS
(1-888-447-2687)
Fax: 517-241-5835
E-mail: SSG@michigan.gov
www.michigan.gov/ssg

**Student Scholarships & Grants
State Programs Refund Worksheet**

Make checks payable to:
State of Michigan

USE ONE WORKSHEET PER PROGRAM per Academic Year

Children of Veterans Tuition Grant GREAT UP Michigan Scholarship GREAT UP College Day Scholarship Tuition Incentive Program (TIP)

Michigan Competitive Scholarship Michigan Tuition Grant

This form is to be completed by postsecondary institutions returning previously paid funds to the Student Scholarships and Grants (SSG). Institutions must return funds if students do not meet the enrollment standard, do not make satisfactory academic progress, if a student withdraws, or otherwise does not meet program requirements. Form and check should be sent to the refund specific P.O. Box listed above.

College State	Total Refund Due
Semester Term and Day Semester Term Degree	Number of Students
Student Name	Check Payee
SSN: 000-00-0000	Original Award Amount
Original Credits Refund	Current Tuition Amount
Current Tuition Amount	Current Credits
Amount of Refund	Reason for Refund

Reporting

All institutions are required to report budget data to SSG including tuition and fees as well as semester/term beginning and ending dates each academic year.

All institutions must balance expenditures for State programs with SSG at year end (by July 31).

Record Retention

All institutions are required to keep records for three (3) years. SSG follows the same guidelines as federal retention requirements. (Refer to the current [Federal Student Aid Handbook](#) for more information.)

Program Audits

All institutions are subject to a program audit by the State. The SSG Audit and Program Review team will visit institutions on a rotating basis for periodic program audits.

Program Eligibility Requirements

High School Requirements

- Student must have earned a high school diploma, certificate of completion, or GED certificate. Home-schooled students may be eligible if the institution accepts the home-school documents as proof of high school completion.
- Completion is defined as the date the student completed all course work or passed the GED test rather than the date the student received the diploma or the date MDE issued the certificate.

Enrollment Requirements

- Enrolled at least half time at an approved, degree-granting, non-profit Michigan postsecondary institution.
- The student must be a Michigan resident as determined by institutional criteria.
- A guest student whose institution is not a part of a consortium agreement, is not eligible for State programs.
- With the exception of TIP and CVTG, all other State programs require financial need.

Citizenship Requirements

Must be a U.S. citizen, a U.S. national, or a U.S. permanent resident who has a Permanent Resident Card (I-551) or Conditional Permanent resident (I-551C) or must hold an Arrival-Departure Record (I-94) from the U.S. Department of Homeland Security showing one of the following designations; "Refugee," "Asylum Granted," "Indefinite Parolee," and/or "Humanitarian Parole," "Cuban-Haitian Entrant, Status Pending," or "Conditional Entrant" (valid only if issued before April 1, 1980).

Selective Service

Selective Service is not a requirement for SSG State programs.

Satisfactory Academic Progress

- Students wishing to appeal their Satisfactory Academic Progress (SAP) standing should follow the procedures of their institution.
- Appeal Process - The institution should direct students wanting to appeal an eligibility determination to address their inquiries in writing to SSG.

Drug Offense

A conviction for an illegal drug offense does not affect a student's eligibility for State programs.

Loan Default

- An award is prohibited to any student who has defaulted on a loan guaranteed by the Authority, or any Federal Title IV or Title V loan unless he/she has met the satisfactory loan repayment arrangement requirements.
- For program eligibility, satisfactory loan repayment requirements are the same as those set forth under federal student financial aid program policies. Current or retroactive reinstatement of an award depends on the availability of funds at the institution.

Awarding Requirements

- All State program funds must be applied to tuition costs, which is credit hours only; **no contact** hours.
- **Mandatory fees** do not include course-specific fees, lab fees, or parking fees (see program-specific requirements for additional definitions and limitations of mandatory fees).
- An award is prohibited to any student who has defaulted on a loan guaranteed by the Authority, or any Federal Title IV or Title V loan unless he/she has met satisfactory loan repayment arrangements to repay the loan.

Certificate Programs — Must be a minimum of 1 year. An academic year is a period of at least 30 weeks of instructional time. A full time student is expected to complete a minimum of 24 semester hours or 36 term hours.

Credit Hours — Tuition should be billed as credit hours only; not contact hours. SSG adheres to the Federal definition of “credit hour” as defined in the 2013-14 Student Aid Handbook, volume 2, chapter 2. SSG does not recognize contact or billable hours, only credit hours.

“A credit hour is an amount of work that reasonably approximates not less than:

- *One hour of classroom or direct faculty instruction and a minimum of two hours of out-of-class work each week for approximately 15 weeks for one semester or trimester hour of credit, or 10 to 12 weeks for one quarter hour of credit, or at least the equivalent amount of work over a different amount of time; or*
- *At least equivalent amount of work as required in paragraph (1) of this definition for other academic activities as established by the institution including laboratory work, internships, practical, studio work, and other academic work leading to the award of credit hours.”*

Note: Institutions may **NOT** divide out credits paid by TIP and save these credits for later. The enrollment status of the student is what is charged to TIP totals. Billing will be **based upon the student’s enrollment status NOT the amount of the award applied to the student’s account**. Billable hours remain the same even if other aid/refund reduces the tuition amount.

Order of Packaging

Each institution shall ensure that all known available restricted grants for tuition and fees are used prior to applying state aid programs.

Students may have multiple state aid programs designated for tuition and fees. In that case, remember that TIP is always* billed as the last dollar.

** The only exception to this is if the student has an award from one of the ten Promise Zones in the state (Baldwin School District, Battle Creek School District, Benton Harbor School District, City of Detroit, Hazel Park School District, Jackson School District, Lansing School District, Muskegon Intermediate School District, Pontiac School District and Saginaw School District).*

The legislation that governs these Promise Zones states specifically that other student aid including TIP must be applied prior to Promise Zone funds.

This is not to be confused with the Kalamazoo Promise. The Kalamazoo Promise program is not one of the zones and should be treated as any other outside scholarship for tuition and fees.

Consortium Agreements

SSG adheres to the federal requirements listed below for consortium agreements made between institutions.

Federal regulations stipulate that *“two or more institutions may enter into a consortium agreement so that a student can continue to receive federal aid while studying at a institution or organization other than his or her home (degree-granting) institution. The home institution must give credit for the courses on the same basis as if the home institution provided the training itself. A consortium agreement is signed between two institution that are both eligible to receive federal aid. The eligible institution is considered the home institution for aid processing, and is responsible for maintaining all of the records necessary for verification of student eligibility.”*

In regards to the home institution, SSG requires the following:

- The home institution must handle the financial aid records for the student (including all records necessary for verification of student eligibility).
- Reimbursement for the second institution cannot exceed the lower of the two rates. The student will be responsible for any additional costs.
- If the home institution is both a Phase I and Phase II institution, and that institution has a student who is taking classes at a TIP Phase I institution, the student must be enrolled in a associate or certificate program at the home institution and then the home institution is responsible to bill for handling all financial aid records at the Phase I institution rate.
- If the student’s home institution is a Phase II school only and does not offer an associate or certificate program, then the student cannot get Phase I benefits at a Phase I school even if there is a consortium agreement in place. This is because the student cannot be pursuing an associate or certificate program at the home school since they are not offered.
- If a student is taking classes at two Phase I institutions, then the following must be done:
 - One institution must be declared as a home institution.
 - Both institutions must have a consortium agreement.
 - The home institution is responsible for handling all financial aid records (including all records necessary for verification of student eligibility).

Guest Students

SSG defines a **guest student** as someone who is currently attending one institution, but wishes to complete a class or two at another institution and transfer those credits back to their own institution; they are not seeking full-time status or to earn a degree or certificate.

Guest students are **not** eligible for any State program.

In-District/Out-of-District

Institutions must verify proof of residency and determine whether a student resides in-district or out-of-district.

Documents to verify residency may include:

- A current Michigan driver’s license,
- Property tax receipts,
- A current rental or lease agreement, or
- Utility bill.

Residency will determine whether a student is charged an “in-district” or “out-of-district” tuition rate. Certain program limitations may apply for persons not residing in a community college district. If the student’s chosen program of study is not offered in the resident district of the community college, the out-of-district rate may be authorized.

Appeals and Executive Decisions

The institution should direct students wanting to appeal an eligibility determination to address their inquiries in writing to:

Acting Director, Carla Foltyn
Student Scholarships and Grants Division
Student Financial Services Bureau
P.O. Box 30462
Lansing, MI 48909

Disclaimers and Disqualifications

The information in this document was compiled by the Student Scholarships and Grants Division, Student Financial Services Bureau, Michigan Department of Treasury. SSG retains the right to change any information and policies contained in this manual.

User Access and Security

All institutions must meet the State's standards of user access and security. ALL student-sensitive data sent to and from the State must go through the State's Data Exchange Gateway (DEG) secured mailbox. Data must be encrypted when sending, receiving, and "at rest."

Institutions are responsible for data received from the State while it is at the institution and when sending it back to the State.

All data contained may be read, copied, or disclosed to enhance awareness of State programs administered by SSG; however, ownership is retained by SSG. Do not manipulate or modify this data.

How to Obtain a Password

Financial aid directors who need assistance with access to the DEG or the Michigan Information Systems Online (MISO) must contact SSG. SSG will annually (September) request that all institutions update their user access.

Current Processing System

SSG currently uses MISO and multiple databases to determine student eligibility and process payment awards.

Social Security Numbers

SSG must have the full social security numbers in order to process CVTG and TIP billings.

SSG New Processing System

SSG has selected a vendor that will provide a financial aid delivery system for all of the State's scholarship and grant programs that will include:

- One record for each student showing all State programs, awards, and payments.
- Records for multiple years displayed.
- The ability to upload Excel spreadsheets with TIP and CVTG billing information.
- Institutional access to canned reports.

The projected date for the new system to be in place is Fall 2014.

SSG Programs

The following pages contain program specific information on (in alpha order):

Children of Veterans Tuition Grant (CVTG)

Dual Enrollment (DE)

GEAR UP College Day (GUCD)

GEAR UP Michigan! Scholarship (GUMI)

Michigan Competitive Scholarship (MCS)

Michigan Merit Award (Merit)

Michigan Nursing Scholarship (MNS)

Michigan Tuition Grant (MTG)

Police Officer's and Fire Fighter's Survivors Tuition Grant (STG)

Teacher Cancellation /Loan Forgiveness (TCLI)

Tuition Incentive Grant (TIP)

Detailed information can also be found on SSG's Web site at www.michigan.gov/SSG.

CHILDREN OF VETERANS TUITION GRANT

Application:

Required for eligibility determination. SSG shall determine if the applicant is eligible for the grant based upon the application and supporting documentation submitted by the student. SSG will notify the applicant of his/her eligibility.

Program limits:

Student can receive funds for up to four (4) academic years for a grand total of up to \$11,200.

- Full-time - \$2,800 maximum
- Three-quarter-time - \$2,100 maximum
- Half-time - \$1,400 maximum

A student can receive up to \$2,800 per academic year.

Veteran requirements:

- Must have been a legal resident of Michigan immediately before entering military service and did not later reside outside of Michigan for more than two years; or the veteran must have established legal residency in Michigan after entering military service.
- Must have been killed in action or died from another cause while serving in a war or war condition in which the United States of America was or is participating; or,
- Must have died or became totally and permanently disabled as a result of a service-connected illness or injury as determined by the U.S. Department of Veterans Affairs; or,
- Must have become totally and permanently disabled as a result of a service-connected illness or injury prior to death and has now died; or,
- Listed as MIA (missing in action) in a foreign country as determined by the U.S. government.

Student requirements:

- Must be the natural or adopted child of a Michigan veteran. Stepchildren or grandchildren of the veteran are not eligible.
- Must be older than 16 and less than 26 years of age.
- Must not have been convicted of a felony involving an assault, physical injury, or death.
- Must maintain a minimum cumulative Grade Point Average (GPA) of 2.25. This is to be reported at the end of the academic year for the purpose of determining if the student is eligible to have his/her award renewed for the next academic year.
- Must not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.

Institution requirements:

If an institution becomes aware of a student convicted of a felony involving an assault, physical injury, or death, they are to report and send documentation to SSG and the student is no longer eligible for future payments.

DUAL ENROLLMENT

Public Acts 131-134 amended Public Act 160 of 1996, which allows for high school students to dual enroll and earn college credit.

The changes made in 2012 expands the number of courses that students take and opens the program to freshman and sophomore students.

Prior to the amendments, students attending a private high school were required to take at least one class at their local public high school in order to qualify for the program, as payment came via the public school district. The changes allow private high school students to contact colleges directly while bypassing the public high school.

Colleges with dual enrolling private high school students send their bills directly to MDE. MDE then forwards the bills to the Michigan Department of Treasury/SSG for payment.

Program highlights:

- Private school students can go directly to the postsecondary institution and are not required to take a class at the local public high school first.
- Students from grades 9-12 are eligible for dual enrollment up to a maximum of ten (10) courses in four years (freshmen 2, sophomore 2, junior 2, senior 4).
- Postsecondary institution bills separately for public and private high school students.
- Public school districts are billed for students from a public high school.
- MDE is billed for the students from a private high school.
- MDE calculates the correct payment amount and sends the information to SSG.
- SSG pays the postsecondary institution.
- Any refund is returned to SSG/Treasury.

For more information, contact MDE. Included is a link to the MDE updates and Frequently Asked Questions on [Dual Enrollment](#). Questions should be directed to: Brian Barber/barberb2@michigan.gov/517-335-3005.

GEAR UP COLLEGE DAY

Application:

Each Gear Up College Day partner provided a rank order list of 2011 and 2012 graduating seniors who have participated in the program. SSG awards scholarships to the highest ranked students based on the amount of scholarship funds available.

Program limits:

Student can receive funds for up to five (5) academic years to be completed within six (6) years of high school graduation for a grand total of up to \$27,750. GUCD funds may also be used for other educational costs, including Estimated Family Contribution (EFC); not to exceed the cost of attendance.

- \$5,500 – maximum award per academic year

Student requirements:

- Must have successfully completed the GUCD six-year program.
- Must possess a high school diploma or GED certificate.
- Must be a Michigan resident prior to enrolling in college.
- Must be a U.S. citizen, permanent resident, or approved refugee.
- Must initiate postsecondary enrollment prior to age 22.
- Must demonstrate financial need by being eligible for a Pell Grant for the first year of the award. (Non-Pell eligible students may be awarded if funds are available.)
- For renewal, must meet the institution's SAP policy.
- Must not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.

Order of scholarships:

The Federal Pell Grants must be awarded first; other public and private grants, scholarships, or tuition discounts second; the GUCD scholarship third; and then other financial assistance.

Participating institutions:

Restricted to approved Michigan degree-granting community colleges or public universities.

GEAR UP MICHIGAN!

Application:

Each participating cohort group provided a rank order list of 2007-2011 graduating seniors who have participated in the program. SSG awards scholarships to the highest ranked students based on the amount of scholarship funds available.

Program limits:

Students can receive funds for up to four (4) academic years to be completed within five (5) years of high school graduation. The maximum amount a student can receive for one year is equal to the maximum Pell Grant award funded for the academic year immediately following the student's date of high school graduation.

- Class of 2007 - \$4,310 maximum per academic year
- Class of 2008 - \$4,731 maximum per academic year
- Class of 2009 - \$5,350 maximum per academic year
- Class of 2010 - \$5,550 maximum per academic year
- Class of 2011 - \$5,550 maximum per academic year

Student requirements:

- Must have successfully completed the GEAR UP Michigan! six-year program.
- Must possess a high school diploma or GED certificate.
- Must initiate postsecondary enrollment prior to age 22.
- Must demonstrate financial need by being eligible for a Pell Grant for the first year of the award. (Non-Pell eligible students may be awarded if funds are available.)
- Must be a Michigan resident prior to enrolling in college.
- Must be a U.S. citizen, permanent resident, or approved refugee.
- For renewal, must meet the institution's SAP policy.
- Must not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.

Order of scholarships:

The Federal Pell Grant must be awarded first; other public and private grants, scholarships, or tuition discounts second; the GU scholarship third; and then other financial assistance.

Participating institutions:

Restricted to approved Michigan degree-granting institutions.

MICHIGAN COMPETITIVE SCHOLARSHIP

Application:

No application required; however, students must file a FAFSA by March 1 of each calendar year. Student must have a qualifying ACT composite score of 23 or higher to qualify. ACT score must be matched (by SSN) to the student's FAFSA before eligibility can be determined.

Because SSG does not know which college the student will select, the award is based on the first college listed on the FAFSA.

Program limits:

Program eligibility ends when a student has received a bachelor's degree, after completing the equivalent of ten (10) semesters or 15 terms, or when a student has been out of high school more than ten years, whichever occurs first.

Maximum award amount set each academic year by SSG.

Student requirements:

- Must achieve a qualifying score on the ACT prior to entering college.
- Must graduate with a high school diploma, certificate of completion, or GED.
- Must be a Michigan resident since July 1 of the previous calendar year.
- Must not be incarcerated.
- Must maintain a minimum cumulative GPA of 2.0 (annually). This is to be reported at the end of the academic year for the purpose of determining if the student is eligible to renew his/her award for the next academic year.
- For renewal, must meet the institution's SAP policy.
- Must not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.

Participating institutions:

- Restricted to Michigan public or independent degree-granting, non-profit institutions.
- Cannot be an institution whose primary purpose is to prepare students for ordination or appointment as a member of the clergy of a church, denomination, or religious sect.

MICHIGAN MERIT AWARD

Public Act 94 of 1999 provide a non need-based award to students who took and passed certain MEAP tests while in high school. The program is no longer funded and eligibility for this award has now expired for all students unless they have served or are currently serving in the military. Students with a military extension can still collect their award up through 2017 with proof of military service.

The maximum award ranged from \$2,500 to \$3,000. Eligible class years were 2000-2006.

Returning military students wishing to collect their award must submit a copy of their DD Form 214 and their entrance and exit dates to SSG, along with their college choice.

MICHIGAN NURSING SCHOLARSHIP

Provided scholarships to students pursuing a career as a Licensed Practical Nurse (LPN) or a Registered Professional Nurse (RN), and who would be employed as a nurse in Michigan following graduation.

For students who did not meet the requirements of the program, the scholarship reverted to a loan, payable to the State of Michigan.

Per legislation, the program has not been funded since the 2009-10 academic year.

SSG continues to help students with employment verification to complete work obligations to satisfy requirements of their scholarship. For students whose scholarship has reverted to a loan, SSG provides assistance to students on the repayment process.

MICHIGAN TUITION GRANT

Application:

No application required; however, students must file their FAFSA by June 30 of each calendar year. Because SSG does not know which college the student will select, the award is based on the first college listed.

Program limits:

Students may receive the equivalent of ten (10) semesters or 15 terms of full-time assistance as an undergraduate. Student cannot be enrolled in a course of study leading to a degree in theology, divinity, or religious education.

Maximum award amount set each academic year by SSG.

Student requirements:

- Must graduate with a high school diploma, certificate of completion, or GED.
- Must be a Michigan resident since July 1 of the previous calendar year.
- Must not be incarcerated.
- For renewal, must meet the institution's SAP policy (annually).
- Must not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.

Participating institutions:

- Restricted to Michigan independent degree-granting, non-profit private institutions.
- Cannot be an institution whose primary purpose is to prepare students for ordination or appointment as a member of the clergy of a church, denomination, or religious sect.

POLICE OFFICER'S AND FIRE FIGHTER'S SURVIVORS TUITION GRANT

Application:

Required each year in order to determine eligibility. SSG shall determine if the applicant is eligible for a tuition waiver based upon the application and supporting documentation submitted by the student.

Program limits:

Tuition ONLY will be waived for courses applicable toward a certificate or degree in which the applicant is enrolled. Program eligibility ends when a student has received a bachelor's degree, or after completing nine (9) semesters or 14 terms. STG will not cover any institutional fees.

Student requirements:

- Must provide satisfactory evidence that the applicant is an eligible child or surviving spouse of a police officer or fire fighter killed in the line of duty.
- Eligible children must apply for the first time before the age of 26.
- Must be certified by the financial aid officer of the eligible institution that the waiver is needed to meet tuition expenses.
- The child's and/or surviving spouse's family income, excluding any income from death benefits attributable to the officer's or fire fighter's death, must be below the 400% federal poverty guidelines as determined by SSG.
- For renewal, must meet the institution's SAP policy.
- Has not yet received a bachelor's degree.
- Must not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.

Participating institutions:

Restricted to Michigan degree-granting community colleges or public universities.

TEACHER CANCELLATION LOW-INCOME (TCLI) DIRECTORY

The U.S. Department of Education maintains a list of eligible secondary schools known as the Teacher Cancellation Low-Income Directory. SSG maintains Michigan's listing for the [TCLI Directory](#).

If a teacher has questions about the inclusion or omission of a particular school or educational service agency in the TCLI Directory, SSG will be their advocate to resolve the situation.

There are two types of loan forgiveness programs for teachers:

- Teacher Loan Forgiveness for Direct Subsidized Loans, Direct Unsubsidized Loans, Subsidized Federal Stafford Loans, and Unsubsidized Federal Stafford Loans
- Teacher Cancellation for Federal Perkins Loans

The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full-time for five complete and consecutive academic years in certain elementary and secondary schools and educational service agencies that serve low-income families, and meet other qualifications, may be eligible for forgiveness of up to a combined total of \$17,500 on your Direct Subsidized and Unsubsidized Loans and your Subsidized and Unsubsidized Federal Stafford Loans.

Teacher Cancellation for Federal Perkins Loans is intended to encourage individuals to enter and continue in the teaching profession. Individuals might be eligible for loan cancellation for full-time teaching at a low-income school, or for teaching in certain subject areas. You must teach full-time for a full academic year or its equivalent. Up to 100 percent of the loan may be canceled for teaching service, in the following increments: 15 percent canceled per year for the first and second years of service, 20 percent canceled for the third and fourth years and 30 percent canceled for the fifth year.

TUITION INCENTIVE PROGRAM

Application:

Students are identified annually by the Department of Human Services as having met the Medicaid eligibility requirement. SSG will accept certification of Medicaid benefits received only while in Michigan and only from DHS for the purposes of verifying a person is Medicaid eligible for 24 months within the 36-consecutive months before application. Once identified, SSG will send students an acceptance (application) form. SSG sends eligibility letters to students in their senior year of high school. The student must present this letter to the financial aid office as proof of program eligibility. Students are encouraged to file a FAFSA, but it is not a requirement of TIP.



Program limits:

TIP is last dollar except for Promise Zone. (The Kalamazoo Promise is not a Promise Zone. See the Order of Packaging section in this manual for a listing of the ten designated Promise Zones).

Phase I:

- The student must be enrolled in a certificate or associate degree program.
- TIP covers the cost of tuition at the current in-district rate at participating Michigan community colleges. For persons not residing in a community college district, or if the student's chosen program of study is not offered in the resident district community college, the out-of-district rate may be authorized. NOTE: Some community colleges offer bachelor's degrees. For students enrolled in these programs, they will be instructed to check with their college to see how this could impact their TIP award.
- TIP covers the cost of tuition at the lower level resident rate at participating Michigan public universities.
- For participating independent institutions, federal tribally-controlled institutions or Focus: HOPE, the current average in-district tuition rate is used (the average rate is calculated annually by SSG).
- TIP benefits cannot exceed 80 semester or 120 term credits (24 semester or 36 term credits per academic year). **SSG does not recognize contact or billable hours.**
- Any remaining credits can be used towards a second associate degree providing the student has not initiated Phase II benefits.
- Mandatory fees are fees charged to **ALL** students as a condition of enrollment. The only eligible mandatory fees for 2013-14 TIP are registration/enrollment, student activity/student services, and technology. Mandatory fees cannot exceed \$250 per semester/term.
- Meet SAP according to institutional policy.

Phase II:

- \$500 per semester or \$400 per term up to a maximum award amount of \$2,000 for credits earned in a four-year degree program.
- Phase II must be completed within 30 months of completion of Phase I requirements.
- Students can receive Phase II benefits without having received Phase I benefits.
- Student must demonstrate the eligibility criteria for Phase I and have one of the following:
 - 56 transferable semester or 84 transferable term credits. These credits can be earned at your institution.
 - An associate degree or certificate.
- Once Phase II benefits have been initiated, student cannot use any remaining Phase I benefits.

Student requirements:

- Must complete the acceptance form and return it to SSG no later than August 31 of the academic year in which the student graduates from high school or completes the GED.
- Must graduate with a high school diploma, certificate of completion, or GED prior to age 20. For home-schooled students, institution must accept home-school documents as proof of high school graduation/completion.
- Must provide a copy of the eligibility letter to the financial aid office.
- Must initiate enrollment within four (4) years of high school graduation or GED completion.
- Eligibility ends ten (10) years from the date of the high school graduation or GED completion.
- Must not be incarcerated (does not include detention of a juvenile in a State-operated or privately operated detention facility).
- Must meet institutional SAP policy.
- Must not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.

Participating Institutions:

In order for a student to receive Phase I benefits at a four-year institution, the institution must offer certificate or associate degree programs.

Resources

The following publications contain information about SSG programs and services:

[SSG Programs at a Glance](#)

Provides facts about the State programs administered by SSG.

[SSG Email Blasts and Newsletter](#)

Provides policy updates, program changes, and information for financial aid officers, high school counselors, and partners.

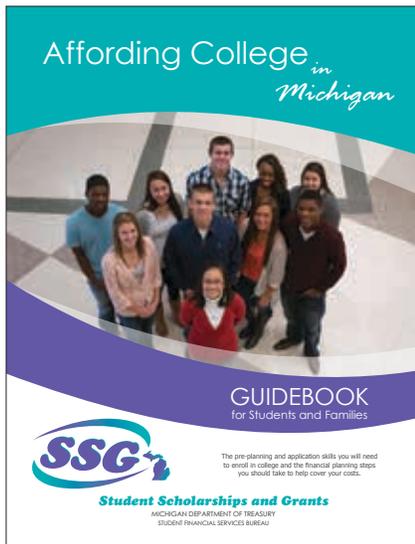


[Michigan Postsecondary Handbook](#)

Provides information on Michigan postsecondary institutions.

[Affording College in Michigan](#)

Provides information on options available to help to pay for college.

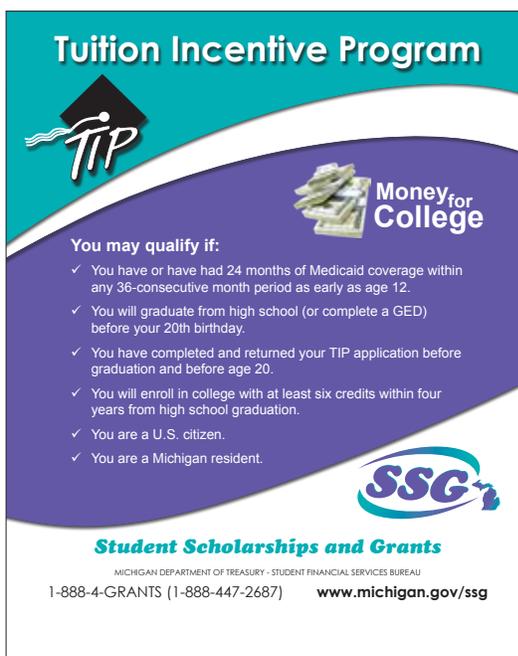
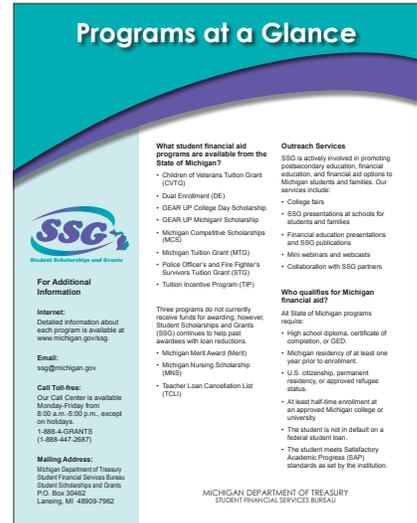


[High School Counselors Webcast](#)

Provides information on various resources and programs to assist students with postsecondary education.

[TIP Materials](#)

Provides information on the TIP program (Flyer and Poster).



Forms and Publications

Children of Veterans Tuition Grant (CVTG)

- Fact Sheet
- Application to Determine Eligibility for Educational Benefits
- Request for Reimbursement

Dual Enrollment

- Frequently Asked Questions

GEAR UP Michigan (GEAR UP)

- Fact Sheet

GEAR UP College Day (GUCD)

- Fact Sheet

Michigan Competitive Scholarship (MCS)

- Fact Sheet

Michigan Merit Award

- Returning military students can go to www.archive.gov to get a DD Form 214 Report of Separation.

Michigan Tuition Grant (MTG)

- Fact Sheet

Michigan Nursing Scholarship (MNS)

- Status Report Form

Police Officer's and Fire Fighter's Survivors Tuition Grant (STG)

- Fact Sheet
- Form 4860, Renewal Application for Tuition Waiver for Police Officer's and Fire Fighter's Survivor Tuition Program

Program

- Form 4859, Application for Tuition Waiver for Police Officer's and Fire Fighter's Survivor Tuition Program
- Form 4862, Request for Reimbursement

Teacher Cancellation Low-Income Directory (TCLI)

- TCLI Directory
- Teacher Loan Forgiveness Brochure

Tuition Incentive Program (TIP)

- Fact Sheet
- Request for Reimbursement
- Printable TIP Brochure

Additional Forms for All Programs

- Program Manual for All State Programs for Financial Aid Professionals
- SSG Payment Schedules
- SSG Refund Worksheet for All State Programs
- SSG Programs At A Glance

Forms and publications are available on SSG's Web site at www.michigan.gov/ssg, under Forms and Publications.

Staff and SSG Contact Information

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Jon Versluis, Deputy Director
Stacy Cardwell, Executive Secretary

Student Scholarships and Grants Mission

The mission of SSG is to determine eligibility and deliver funds for state-administered student financial aid programs on behalf of students. SSG also provides support to our high schools, family, community, and postsecondary partners with the overall goal of providing access to education beyond high school for all students.



Student Scholarships and Grants

Michigan Department of Treasury
Student Financial Services Bureau

1-888-4-GRANTS (1-888-447-2687)

SSG@michigan.gov

www.michigan.gov/SSG

SSG has provided this document to assist Financial Aid Professionals.