STATE PROGRAMS PROCEDURES MANUAL

Overview of Operations for Financial Aid Professionals

MI Student Aid

Accessible • Affordable • Achievable

Fiscal Year 2017 | Academic Year 2016-17

STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

RICK SNYDER
GOVERNOR

NICK A. KHOURI
STATE TREASURER

Dear Financial Aid Administrator:

The State of Michigan has provided scholarships and grants to Michigan students since 1964 to assist in achieving their higher educational goals.

The Student Scholarships and Grants (SSG) division administers student financial aid programs and services as well as 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 - Overview of Operations for Financial Aid Professionals. 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,

Carla Foltyn

Carla Foltyn, Director
Student Scholarships and Grants

430 WEST ALLEGAN STREET • LANSING, MICHIGAN 48922
www.michigan.gov/treasury • 517-373-3200

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Role of SSG

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

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**. (If a dependent student, parent must also be a Michigan resident.)
- Require **U.S. citizenship, permanent residency, or approved refugee** status. (Undocumented students do not qualify.)
- 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 its recognized equivalent.
- Require students maintain Satisfactory Academic Progress (SAP) as monitored by your institution.

For specific details, see program fact sheets.

All programs are administered in accordance with legislative direction and per administrative rules approved by the Michigan Department of Treasury, Student Financial Services Bureau. All future program funds are subject to available and approved funding. Award parameters are subject to legislative changes.

GovDelivery

Program updates and information are sent to financial aid administrators via GovDelivery. If you currently do not receive GovDelivery messages, please send an email to mistudentaid@michigan.gov to request that you are added to the listserv for financial aid administrators. Copies of our past messages to aid administrators are available for reference on our Web site under the Forms and Documents menu option, then Financial Aid Professionals. Please review and reference this to keep up-to-date on important State of Michigan aid program information.

Current Michigan Programs

For detailed information on these programs, refer to the fact sheets at the end of the document.

Children of Veterans Tuition Grant (CVTG) – provides undergraduate tuition assistance to 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.

Dual Enrollment (DE) – Payments are made to eligible institutions for high school students from private high schools who dually enroll in college courses.

Fostering Futures Scholarship (FFS) – Provides eligible foster youth with scholarship funds for tuition, fees, room/board, books, and supplies required for enrollment.

GEAR UP College Day Scholarships (GUCD) – 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 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 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 September 2017 with proof of military service.

Michigan Nursing Scholarship (MNS) – a non-need award available to Michigan residents enrolled at least half time at an eligible institution in a program leading to a Licensed Practical Nurse (LPN) certification, Associate Degree in Nursing (ADN), Bachelor of Science in Nursing (BSN), or Masters of Science in Nursing (MSN). No awards available for 2016-17.

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.

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.

Tuition Incentive Program (TIP) – is a program that encourages high school completion with the incentive of tuition assistance in college. Eligible students are those who have or have had Michigan Medicaid coverage for 24 months within a 36-consecutive month period as identified by the Michigan Department of Health and Human Services (DHHS). Students must complete an application via the MiSSG Student Portal, or by calling our office at 888-447-2687. The application must be completed by August 31 of the student's graduating year from high school (or its equivalent) and before their 20th birthday.

Current Services

MiSSG Web Portal – MiSSG provides students, high school counselors, and college financial aid personnel access to records, applications, and information from SSG.

NEW!

For **students** to have access to the MiSSG Student Portal, they must have a current-year Free Application for Federal Student Aid (FAFSA) on file or have a Tuition Incentive Program (TIP) record. First-time student users must have their Social Security number when signing up. To begin, click "Sign up" and create a username and password.

For **college financial aid personnel** to have access to MiSSG, they must complete the College Security Access Form. A username and temporary password will be assigned by SSG and emailed to the authorized financial aid personnel.

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, Webinars, social media, High School Counselor Workshop, videos, and collaboration with SSG partners.

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 may be eligible for forgiveness of up to a combined total of $17,500 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, which can also be found on SSG's Web site www.michigan.gov/ssg.

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/FFS, the FAFSA is required to demonstrate financial need. The Tuition Incentive Program (TIP) has an application that must be completed prior to high school graduation or its recognized equivalent and prior to age 20. The application can be completed via the MiSSG Student Portal or by calling SSG.

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
- Fostering Futures Scholarship

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 institutions 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. Institutions 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 institutions 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.

Participating Institutions

Participating Institutions*

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

Michigan Competitive Scholarship	$18,361,700	$18,361,700	$18,361,700
Michigan Tuition Grant	$33,532,500	$34,035,500	$35,021,500
Tuition Incentive Program	$48,500,000	$48,500,000	$53,000,000
Children of Veterans Tuition Grant and Survivors Tuition Grant	$1,400,000	$1,400,000	$1,400,000
GEAR UP	$3,200,000	$3,200,000	$3,200,000
Dual Enrollment	$1,005,200	$1,505,100	$1,507,600
Fostering Futures Scholarship	$750,000	$750,000	$750,000
TOTAL	**$106,899,400**	**$107,902,300**	**$113,240,800**

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.

Calculation of Award

With all State of Michigan aid programs, tuition and fees are calculated by actual tuition and fees. Calculation of awards needs to be reviewed in this manner when determining eligibility. Aid is awarded on a semester basis and awards should be adjusted accordingly based on actual tuition/fees, aid order, and per semester.

When determining need for MCS and MTG within MiSSG, the Federal EFC is multiplied by 1.25 to provide a Factored EFC. The Factored EFC is compared to the institutions budget that is set within the School Profile to monitor for need. MiSSG provides Eligible Student Listings to institutions of students who have reflected aid eligibility based on the need calculation within MiSSG. When an institution certifies an MCS or MTG award, the institution needs to review the students other tuition specific aid. Since MCS/MTG is tuition specific, the eligibility depends on what other tuition specific aid the student has. If the student has other tuition specific aid that covers the tuition costs, then the MCS/MTG award would need to be reduced. Tuition specific gift aid could reduce the MCS/MTG need; however, if the student had other gift aid that was non-tuition specific that could be applied to other costs, then the student could still have an MCS/MTG award as long as they did not exceed the COA.

The institutional budget within MiSSG is based on the prior year when determining student eligibility. If the student's current year budget is lower than the budget within MiSSG, they may no longer exhibit need if the current year budget minus the Factored EFC does not exhibit need.

Budget

Prior year budgets are used within MiSSG for Michigan Competitive Scholarship and Michigan Tuition Grant awarding. For the 2016-17 academic year, 2015 institutional budgets were used. For the 2017-18 academic year, 2016 institutional budgets were used. Institutions can utilize the Reports function within MiSSG to view eligible students for 2017-18. For monitoring other gift aid, you may use current year information. Yearly budgets are entered in MiSSG through the School Profile tab, then Budget, under Michigan Competitive Scholarship and Michigan Tuition Grant menus.
The Governor typically signs the budget in June; therefore, we will not know final award amounts until the budget is signed. Before the budget is signed, awards within MiSSG are referenced as estimated awards.

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 certifies 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 provides a list (file) to the institution.
- The institution certifies 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.

Certifications

Institutions are required to certify:

- Citizenship.
- Residency.
- Evidence of a high school diploma, certificate of completion, its recognized equivalent, 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.*

MCS/MTG Certification Rosters

Certification Rosters for AY 2016-17 become active for Fall in October, Winter in January (term schools only), and Spring in February. NEW!

While institutions wait for Certification Rosters to become available, they are encouraged to download the roster in spreadsheet form from MiSSG>Reports>Certification Roster; however, the file's format will differ from the active one that can be downloaded after October. Additionally, the Information Roster is located at the same place the Eligible Students Report is located in the nearby 'Activity Reports' tab.

Students can be certified with an uploaded text file that the institution will download, edit, and then upload back into MiSSG. These files will have a specified format which is detailed in the Download Certification Roster File Format and the Upload Certification Roster File Format. Alternatively, you may choose to certify students individually. To do so, use the Certification menu item under the Michigan Competitive Scholarship or Michigan Tuition Grant menu items.

TIP Reimbursement File

The institution who claims a student on their reimbursement file before payment processing is where funds are disbursed to. A student cannot receive funds at two institutions at the same time. Institutions should always use the most current reimbursement file. If an institution uses an old file for their reimbursement file there may be students missed due to transfers or changes due to another institution claiming the student record. To avoid this situation the institution should always use the most current reimbursement file.

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 certification 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.

- Payments are only made for the current academic year. Prior year billing will not be processed.

- 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.

Year-End Balancing

Michigan Competitive Scholarship and Michigan Tuition Grant

NEW!

Near the 4th quarter payment, aid offices are contacted regarding year-end balancing instructions for the Michigan Competitive Scholarship and Michigan Tuition Grant. To prepare for year-end balancing within MiSSG, the following steps should be followed:

- Under the MiSSG tab, click Report, then click on School Totals Report.
- The School Totals Report is a listing of your awarded students by semester/term and should be compared to your internal records.
- Select the 2016-17 Academic Year and the Aid Program, then click Generate Report.
- Review your Total Award amount.
- After you have your Total Award amount, click the tab on the left menu for either the Michigan Competitive Scholarship or the Michigan Tuition Grant.
- Click on Payment History.
- Review the Payment Total amount in the Payment History.
- Compare this figure with the total indicated on your School Totals Report.
- Reviewing these figures will determine if your institution owes a refund to Student Scholarships and Grants from overpayment or if our office owes your institution a 4th quarter payment.

If there are discrepancies in your reports or totals, please review your students individually on the School Totals Report to compare their award information in MiSSG vs. your institutional records.

Refunds

NEW!

Institutions should never send refunds or other return funds to SSG without first having specifically received a billing notice. Any differences in aggregate amounts awarded and paid are designed to net out naturally over the course of the four quarterly payments. This process is only applicable for programs in MiSSG.

Times when you will receive a billing notice:

- After 4th quarter payment has been processed and your institution was overpaid.
- As a result of a program review finding or internal audit.

Reporting

NEW!

All institutions are required to report budget information within MiSSG yearly. Institutions who receive MTG funds are required to report data by September 30 yearly (pursuant to Public Act 249 of 2015) that includes MTG recipients, MTG recipients in remedial education classes, and total Pell recipients who also receive the MTG. The MTG data is collected by the Michigan Independent Colleges and Universities (MICU) and submitted to the Department of Treasury on behalf of the entire MICU membership.

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 Reviews

NEW!

All institutions are subject to a program review by the State. The scope of a program review is typically the past two academic years at a time. The purpose of the review is to examine compliance with program regulations, identify problems, answer questions relative to reporting requirements, and to offer assistance regarding policies and procedures that will enhance the administration of the financial aid programs.

When your institution is selected for a program review, the reviewer will contact you to arrange dates for the review. The reviewer will conduct an off-site review, which requires copies of institutional records for each student aid recipient selected in the program sample be sent to our office.

Program Eligibility Requirements

High School Requirements

- Student must have earned a high school diploma, certificate of completion, or its recognized equivalent. 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 recognized equivalent test rather than the date the student received the diploma or the date MDE issued the certificate.
- A certificate of completion is granted for the successful completion of a high school equivalency test. Approved State of Michigan high school equivalency tests are the following:
  - G.E.D test developed by the GED Testing Service.
  - Testing Assessing Secondary Completion (TASC) developed by CTS/McGraw-Hill.
  - HISET test developed by the Education Testing Service (ETS).
  - Comparable test approved by the department of talent and economic development.

Enrollment Requirements

- Enrolled at least half time (at least six credit hours during any enrollment period (including Summer)) and pass courses at an approved, degree-granting, non-profit Michigan postsecondary institution.
- The student must be a Michigan resident as determined by institutional criteria.
- With the exception of CVTG, DE, MNS, and TIP, all other State programs require financial need.

Awarding Requirements

- All State program funds must be applied to standard tuition costs, which is standard credit hours only; **no contact** hours or tier tuition rates.
- **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).

Certificate Programs – Must be a minimum of one year. Eligible programs are at least 30 semester credit hours or 45 term credit hours for a one year program. 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 <u>only</u>; not contact hours. SSG adheres to the Federal definition of "credit hour" as defined in the 2016-17 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, practica, 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.

Study Abroad

NEW!

Students who are participating in a study abroad program and taking courses within their degree program where tuition is being paid to the Michigan institution and billed at the Michigan tuition rate can receive SSG program funds.

Withdraws and Enrollment Changes

NEW!

When a student withdraws, a monitoring and adjustment form is no longer needed (effective 2015-16).

MCS and MTG – If student withdraws at 100%, all program funds should be returned by cancelling the award. However, after Drop/Add period, institutions may decide to charge for costs incurred. In this case the award should remain active. The student longevity (check count) is charged accordingly.

For auditing purposes, adding a memo to the individual student record is recommended.

For students who drop to HT or ¾ time level, simply reduce the award by using the available drop down box provided for that purpose within MiSSG.

STG – Billing is done after classes are completed and transcripts submitted. Classes that are withdrawn or failed are not covered.

DE – If a student withdraws, fails, or receives an incomplete, the college still bills for the program funds and the Michigan Department of Education communicates with the parent and college to request that the parent or college refunds Student Scholarships and Grants.

CVTG, FFS, GEAR UP, and TIP – Final eligibility for payment within an enrollment period depends on the student's status at the end of the refund period. The student must be enrolled at least half time at the 50% drop/add period (as determined by institutional policy). If a student is enrolled (at least half time) during drop/add period, but never attends class(es), the institution is entitled to keep funds for costs incurred.

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). Undocumented students do not qualify for State aid programs. There have been situations where an undocumented student receives notification that they are TIP eligible. They are not eligible. Listings of TIP eligible students are received from the Michigan Department of Health and Human Services based on Medicaid coverage. These listings do not check for citizenship status. It is the responsibility of the financial aid office to review all eligibility criteria, including citizenship.

Selective Service
Selective Service is not a requirement for SSG State programs.

Satisfactory Academic Progress
Students must be in good standing and not in Satisfactory Academic Progress (SAP), as monitored by your institution. SAP must be noted within MiSSG for MCS and MTG at the end of Spring yearly. Students are eligible to receive program funds while in conditional SAP.

Incarceration, Felony, and Drug Offenses
For CVTG, a student must not have been convicted of a felony involving an assault, physical injury, or death. For all programs, a student must not be incarcerated. Drug offenses do 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 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.

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 **except when a student has the Fostering Futures Scholarship (FFS) or Promise Zone**. If a student has a MET contract, MET must be applied before any state program with the exception of the Michigan Competitive Scholarship. Funds from the Michigan Competitive Scholarship can be applied first.

SSG tuition specific programs are in the following packaging order:
1) STG
2) CVTG
3) MCS/MTG
4) TIP
5) FFS

GEAR UP is not tuition specific and can be used for educational expenses.

** 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, Lansing School District, Muskegon Intermediate School District, Newaygo County, Pontiac School District, and Saginaw School District).*

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.

Veterans Benefits
For MCS only, veterans benefits are excluded from financial aid packaging order. If a student has Veterans Benefits, state aid dollars are applied first.

Fostering Futures Scholarship
When packaging/certifying for the Fostering Futures Scholarship (FFS), the amount should cover unmet need up to the cost of attendance. When calculating FFS, FFS is packaged (and need calculated) prior to student loans. FFS always comes before student loans and covers up to $3,000 or need, whichever is less. If a student has TIP and FFS, TIP must be awarded first. If a student has a MET contract, MET must be applied before TIP and TIP applied before FFS.

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 an 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 institutions 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 TIP 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 the home institution is responsible for billing TIP at the Phase I institution rate.
- If the student's home institution is a TIP Phase II institution only and does not offer an associate or certificate program, then the student cannot get Phase I benefits at a Phase I institution 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 institution since they are not offered.
- If a student is taking classes at two TIP Phase I institutions, the following must be done:
  - One institution must be declared as a home institution.
  - Both institutions must have a consortium agreement.
- The home institution must bill TIP and then pay the other institution.

Guest Students

Students who are identified as guest students at your institution can receive SSG program funds if they meet the following:

- Have been a legal resident since July 1 of the previous calendar year.
- Credits earned at your institution will be transferred and applied to a certificate or degree at their home institution.
- They are currently enrolled in a degree seeking or certification program at their home institution.
- The Guest Student Verification form must be completed.
- Students cannot receive funds at two institutions at the same time.

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

Appeals should include documentation and a mitigating circumstance regarding why an application was not completed on time or failure to meet program regulations. Appeals are not guaranteed for approval. The institution should direct students wanting to appeal an eligibility determination to address their inquiries in writing to:

Carla Foltyn, Director
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. All programs are subject to approved and available funding.

Data Management System (MiSSG)

MiSSG is the new data management system utilized by SSG, which has replaced MISO. The Michigan Competitive Scholarship (MCS) and Michigan Tuition Grant (MTG) were the first two supported programs, now joined by the Tuition Incentive Program (TIP), and additional programs will follow.

Users will only be able to view MiSSG records for students currently enrolled at their institution, per FAFSA record on file or as indicated by the student through the Student Portal. School Users can create reports, clear ineligibility reasons, view payment histories, certify students, request award reinstatements, request tuition reimbursements, and more.

MiSSG training will be available through instructional videos (coming Winter 2016-17) and recorded Webinars posted on our Web site. To gain access to MiSSG, the Aid Director must complete the College Security Access Form.

Security levels include View-only, Update user, and Administrator. The MiSSG Download Certification Roster File Format and Upload Certification Roster File Format are available. Users can choose to either certify students online individually or download, update, and upload a file to certify many students at once.

In addition to the features of MiSSG for a school user, there is also a MiSSG Student Portal as well as a portal for high school users.

SSG Programs

The following pages contain program specific information on:

Children of Veterans Tuition Grant (CVTG)

Dual Enrollment (DE)

Fostering Futures Scholarship (FFS)

GEAR UP College Day (GUCD)

Michigan Competitive Scholarship (MCS)

Michigan Merit Award (Merit)

Michigan Tuition Grant (MTG)

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

Teacher Cancellation Loan Forgiveness (TCLI)

Tuition Incentive Program (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 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

Description:
The legislature passed Public Acts 131-134 which amends both the Postsecondary Enrollment Options program and the Career and Technical Preparation Enrollment Options program. These amendments impact the way postsecondary institutions bill and receive payments for high school students who are enrolled in high school and taking college courses. The language allows students to begin taking dual enrollment courses in the 9th grade and to continue to take up to ten dual enrollment courses in grades 9-12.

The Michigan Department of Education (MDE) administers the Dual Enrollment Program and works closely with Student Scholarships and Grants (SSG). High school students attending an approved nonpublic school may be determined eligible by the MDE. SSG then pays the college for each eligible student. There is a maximum that SSG will pay based upon a calculation determined by MDE.

Students who are dual enrolled in college courses and high school classes at the same time are not eligible to use the Tuition Incentive Program (TIP) to cover the cost of tuition. Refer to the TIP Fact Sheet for details on the program.

Program details:

- Private 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 grade 9-12 are eligible for dual enrollment up to a maximum of ten (10) courses in four years.
- 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.
- Eligible charges include tuition, mandatory course fees, and materials fees (including required books).
- MDE calculates the correct payment amount and sends the information to the Department of Treasury/SSG.
- SSG pays the postsecondary institution.
- A student who does not successfully complete a course shall repay the Department of Treasury any eligible charges expended and not refunded by the postsecondary institution.
- Refunds should be sent to:
  Student Scholarships and Grants
  P.O. Box 30782
  Lansing, MI 48909

For more information:
Visit www.michigan.gov/ssg. Contact the Dual Enrollment program, Student Scholarships and Grants, toll free at 888-447-2687 or email mistudentaid@michigan.gov or the Dual Enrollment contact through MDE, Brian Barber at 517-335-3005 or by email at barberb2@michigan.gov.

FOSTERING FUTURES SCHOLARSHIP

Fostering Futures Scholarship:
The Fostering Futures Scholarship (FFS) is an award designed to assist former foster care students with college expenses. The Michigan Education Trust (MET) group raises money through charitable contributions to help fund the program. The Student Scholarships and Grants division is responsible for awarding the scholarships.

Application:
All students must submit an application each year. Funds are subject to availability.

Program limits:
Covers up to $3,000 (2016-17) or need, whichever is less.

Eligibility:

- Student must have been in Michigan foster care due to abuse/neglect on or after their 13th birthday.
- Student must be attending a Michigan public or private degree granting four year college/ university or a community college.
- Funding can only be used for undergraduate students; not available for graduate students.
- This funding can be used along with Education and Training Voucher (ETV).
- This funding may impact eligibility for other tuition specific aid such as the Tuition Incentive Program (TIP).
- There is no upper age limit.

Packaging order:
When packaging/certifying for the FFS, the amount should cover unmet need up to the cost of attendance. When calculating FFS, FFS is packaged (and need calculated) prior to student loans. FFS always comes before student loans and covers up to $3,000 (2016-17) or need, whichever is less. If a student has TIP and FFS, TIP must be awarded first. If a student has a MET contract, MET must be applied before TIP and TIP applied before FFS.

For more information:
Contact the financial aid office or visit our Web site at www.michigan.gov/ssg for an application. For questions about the process and/or an award, contact Student Scholarships and Grants, toll free at 888-447-2687 or email at mistudentaid@michigan.gov.

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 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 its recognized equivalent 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 Grant 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.

MICHIGAN COMPETITIVE SCHOLARSHIP

Application:
The FAFSA serves as the students application. A student must file a FAFSA by March 1. 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. (Class of 2016 and prior). For the class of 2017 and beyond, an SAT score of 1200 or higher is required.

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. (Class of 2016 and prior). For the class of 2017 and beyond, an SAT score of 1200 or higher is required.
- Must graduate with a high school diploma, certificate of completion, or its recognized equivalent.
- 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.

NEW: For the high school class of 2017 and beyond, an SAT score of 1200 or higher is required. An ACT score will not be considered.

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.

Check counts:
Check counts are used to monitor MCS usage within MiSSG. Students have 60 check counts available to them for the entire program (and for MTG). Full-time=6 check counts per semester, 3/4 time=4.5, and half-time=3.

MICHIGAN MERIT AWARD

Public Act 94 of 1999 provided 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 September 2017 with proof of military service.

The maximum award ranged from $2,500 to $3,000. Eligible class years were 2000-06.

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 TUITION GRANT

Application:
The FAFSA serves as the students application. A student must file a FAFSA by June 30. 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.

If a student meets merit standards, a Michigan Competitive Scholarship will be awarded in the same amount as the Michigan Tuition Grant. A student cannot receive both the Michigan Competitive Scholarship and Michigan Tuition Grant together.

Student requirements:

- Must graduate with a high school diploma, certificate of completion, or its recognized equivalent.
- 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 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.

Check counts:
Check counts are used to monitor MTG usage within MiSSG. Students have 60 check counts available to them for the entire program (and for MCS). Full-time=6 check counts per semester, 3/4 time=4.5, and half-time=3.

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 Direct Subsidized and Unsubsidized Loans and 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. Individuals 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 Health and Human Services (DHHS) as having met the Medicaid eligibility requirement. SSG will accept certification of Medicaid benefits received only while in Michigan and only from DHHS 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 notification of eligibility. SSG sends reminder notifications to students their senior year of high school. Students must complete the application by logging into the MiSSG Student Portal or by calling 888-447-2687. Students are encouraged to file a FAFSA, but it is not a requirement of TIP.

NEW!

Program limits:
TIP is last dollar except for Fostering Futures Scholarship (FFS) and Promise Zones. (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.) If a student has a MET contract, MET must be applied before TIP and TIP applied before FFS.

Initiating and expiring benefits:
Students must initiate within four years and one fall semester (example: graduates June 2013, must initiate by Fall 2017).

Beginning with the Class of 2010, TIP benefits expire six years after high school graduation.

Phase I:

- The student must be enrolled at least half-time in courses related to their Associate degree or Certificate 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. Mandatory fees must be charged at the same number of credit hours that you are billing tuition.
- 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 $102 per credit hour (2016-17).
- 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 provided the student has not initiated Phase II benefits.
- Mandatory fees are fees charged to **ALL** students at all campuses as a condition of enrollment and must be identified in your course catalog. Mandatory fees cannot exceed $250 at all locations (campuses) per semester/term.
- Meet SAP according to institutional policy.

- TIP will cover remedial coursework and courses repeated due to failing grades. Please note, TIP credit counts will be reduced accordingly.

- Definition of an acceptable certificate program: *A certificate program MUST be a minimum of one academic 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.*

- Requests for reimbursement are made using MiSSG.

Students who are dual enrolled in college classes and high school classes at the same time (such as Early College) are not eligible to use TIP to cover the cost of tuition; however, after a student receives a high school diploma, he/she can continue to take associate degree or certificate coursework. Phase I of TIP will cover the cost of tuition and mandatory fees at participating colleges/universities. If after high school graduation, a student has earned an associate degree or at least 56 college credits, he/she will be eligible to use TIP Phase II funds at a participating college/university.

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.

- 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.

- Phase II must be completed within 30 months of completion of Phase I requirements. The 30 months begins when a student completes their certificate/associate degree or obtains 56 credits.

- Students can receive Phase II benefits without having received Phase I benefits.

- Once Phase II benefits have been initiated, students cannot use any remaining Phase I benefits.

- TIP will not provide funding for a second Bachelor degree.

Student requirements:

- Must complete the application via the MiSSG Student Portal (www.michigan.gov/missg) or by phone at 888-447-2687 no later than August 31 of the academic year in which the student graduates from high school or completes the recognized equivalent.

- Must graduate with a high school diploma, certificate of completion, or its recognized equivalent prior to age 20. For home-schooled students, institution must accept home-school documents as proof of high school graduation/completion.

- Must initiate enrollment within four (4) years of high school graduation or its recognized equivalent.

- Eligibility ends six (6) years from the date of the high school graduation or its recognized equivalent.

- 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.

- Must be enrolled in at least six credit hours within their degree program during any enrollment period (including Summer).

Participating institutions:
In order for a student to receive Phase I benefits, the institution must offer a certificate or associate degree program with courses that are specific towards the programs. For Phase I, the student must be enrolled in a certificate or associate degree program and taking courses that are specific to their certificate or degree program.

Institution tuition rate:
Institutions may only bill one tuition rate for the academic year. The State will NOT cover increased costs due to an increase in mid-year tuition rates. The tuition and fee rates charged at the beginning of the school year (fall semester) cannot be increased for any other semester in the academic year, including summer semester. Summer semester is considered a "trailer" semester (the end of the school year) for all State of Michigan programs.

Resources

The following publications contain information about SSG programs and services (free copies can be requested online at www.michigan.gov/mistudentaid then Outreach Services, Publications).

SSG Programs at a Glance

Provides facts about the State programs administered by SSG.

PROGRAMS at a Glance

MI Student Aid

State of Michigan Financial Aid Programs

- Children of Veterans Tuition Grant (CVTG)
- Dual Enrollment (DE)
- Fostering Futures Scholarship (FFS)
- GEAR UP College Day
- Michigan Competitive Scholarship (MCS)
- Michigan Education Trust/Michigan Education Savings Program (MET/MESP)
- Michigan Merit Award - Military Extensions only
- Michigan Tuition Grant (MTG)
- Police Officer's and Fire Fighter's Survivors Tuition Grant (STG)
- Tuition Incentive Program (TIP)

Outreach Services

MI Student Aid is actively involved in promoting postsecondary education, financial education, and financial aid options to Michigan students and families. Our services include:

- Participation at college fairs and community events
- MI Student Aid presentations at schools for students and families
- Free MI Student Aid publications (guidebook, flyers, posters)
- Mini webinars and webcasts
- Collaboration with MI Student Aid partners
- List of K-12 schools eligible for Teacher Loan cancellations
- Social Media @mistudentaid
- Assistance with navigating the college financing process

State of Michigan Financial Aid Eligibility Requirements

All State of Michigan programs require:

- High school diploma or its recognized equivalent
- Michigan residency of at least one year prior to enrollment
- U.S. citizenship, permanent residency, or approved refugee status
- At least half-time enrollment at an approved Michigan college or university
- The student is not in default on a federal student loan
- The student to meet Satisfactory Academic Progress (SAP) standards set forth by the institution

For Additional Information

Internet:
Detailed information about each program is available at www.michigan.gov/ssg.

Email:
mistudentaid@michigan.gov

Call Toll free:
Our Customer Care Unit is available Monday-Friday from 8:00 a.m.-5:00 p.m., except on holidays.
1-888-4-GRANTS
(1-888-447-2687)

Michigan Department of Treasury
Student Financial Services Bureau
P.O. Box 30462
Lansing, MI 48909-7962

Connect with us on Facebook & Twitter @mistudentaid.

MICHIGAN DEPARTMENT OF TREASURY
STUDENT FINANCIAL SERVICES BUREAU

SSG Email Blasts and Newsletter

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

Affording College in Michigan

Provides information on options available to help pay for college.

Affording College in Michigan

MI Student Aid

GUIDEBOOK
for Students and Families

This guidebook includes information on planning and applying for college, including financial resources to assist with affording college in Michigan.

MICHIGAN DEPARTMENT OF TREASURY - STUDENT FINANCIAL SERVICES BUREAU
www.michigan.gov/mistudentaid

High School Counselors Workshop

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

TIP Materials

Provides information on the TIP program (flyer and poster).

Tuition Incentive PROGRAM

You may qualify if:

- ✓ You have or have had Medicaid coverage for 24 months within a 36-consecutive month period between the ages of 9 and high school graduation.
- ✓ You will graduate from high school (or complete a GED) before your 20th birthday.
- ✓ You have completed and returned your TIP application before graduation and before age 20.
- ✓ You will enroll in college with at least six credits within four years from high school graduation.
- ✓ You are a U.S. citizen.
- ✓ You are a Michigan resident.

TIP encourages eligible students to complete high school by providing tuition assistance at participating Michigan institutions for the first two years of college and beyond.

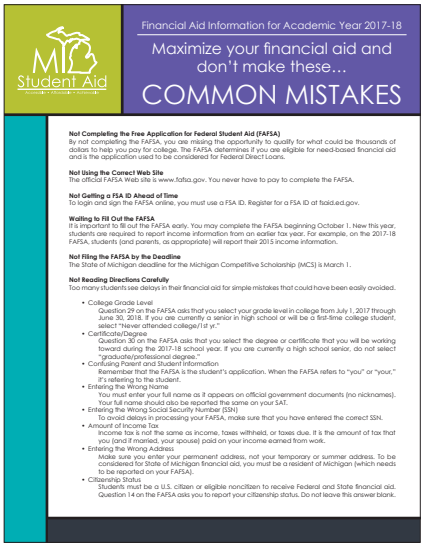
Student Scholarships and Grants
MICHIGAN DEPARTMENT OF TREASURY - STUDENT FINANCIAL SERVICES BUREAU
1-888-4-GRANTS (1-888-447-2687)
www.michigan.gov/ssg

Money for College

For more details and to obtain a TIP flyer, please see:

Financial Aid Common Mistakes

Two-sided flyer that explains common mistakes and helpful tips when applying for financial aid.


MI Student Aid

Financial Aid Information for Academic Year 2017-18

Maximize your financial aid and don't make these…

COMMON MISTAKES

Not Completing the Free Application for Federal Student Aid (FAFSA)
By not completing the FAFSA, you are missing the opportunity to qualify for what could be thousands of dollars to help you pay for college. The FAFSA determines if you are eligible for need-based financial aid and is the application used to be considered for Federal Direct Loans.

Not Using the Correct Web Site
The official FAFSA Web site is www.fafsa.gov. You never have to pay to complete the FAFSA.

Not Getting a FSA ID Ahead of Time
To login and sign the FAFSA online, you must use a FSA ID. Register for a FSA ID at fsaid.ed.gov.

Waiting to Fill Out the FAFSA
It is important to fill out the FAFSA early. You may complete the FAFSA beginning October 1. New this year, students are required to report income information from an earlier tax year. For example, on the 2017-18 FAFSA, students (and parents, as appropriate) will report their 2015 income information.

Not Filing the FAFSA by the Deadline
The State of Michigan deadline for the Michigan Competitive Scholarship (MCS) is March 1.

Not Reading Directions Carefully
Too many students see delays in their financial aid for simple mistakes that could have been easily avoided.

- College Grade Level
  Question 29 on the FAFSA asks that you select your grade level in college from July 1, 2017 through June 30, 2018. If you are currently a senior in high school or will be a first-time college student, select "Never attended college/1st yr."
- Certificate/Degree
  Question 30 on the FAFSA asks that you select the degree or certificate that you will be working toward during the 2017-18 school year. If you are currently a high school senior, do not select "graduate/professional degree."
- Confusing Parent and Student Information
  Remember that the FAFSA is the student's application. When the FAFSA refers to "you" or "your," it's referring to the student.
- Entering the Wrong Name
  You must enter your full name as it appears on official government documents (no nicknames). Your full name should also be reported the same on your SAT.
- Entering the Wrong Social Security Number (SSN)
  To avoid delays in processing your FAFSA, make sure that you have entered the correct SSN.
- Amount of Income Tax
  Income tax is not the same as income, taxes withheld, or taxes due. It is the amount of tax that you (and if married, your spouse) paid on your income earned from work.
- Entering the Wrong Address
  Make sure you enter your permanent address, not your temporary or summer address. To be considered for State of Michigan financial aid, you must be a resident of Michigan (which needs to be reported on your FAFSA).
- Citizenship Status
  Students must be a U.S. citizen or eligible noncitizen to receive Federal and State financial aid. Question 14 on the FAFSA asks you to report your citizenship status. Do not leave this answer blank.

Forms and Publications

Fact sheets and program specific resources are available at www.michigan.gov/ssg under the Forms and Documents tab.

Staff and SSG Contact Information

Outreach Services
Ingrid Clover
Chelsea Rademacher
Charles Rozier
Chad Somerville

Program Processing/ Review
Jennifer Maurer
Marion Seelman
Dan Tryon
Nancy Vaughn
Kathy Welch

Support Staff
George Gasser
Paula Hicks
Kameko Jefferson
Jessica Kuchar
Renae Neff
Janet Owens
Reade Thompson
Angela Westbrook

Carla Foltyn, Director
Shannon Price, Deputy Director
Diann Cosme, Customer Care Unit Manager
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.

MI Student Aid
www.michigan.gov/mistudentaid

Michigan Department of Treasury
Student Financial Services Bureau

888-447-2687
mistudentaid@michigan.gov
www.michigan.gov/SSG
Connect with us on Facebook & Twitter @mistudentaid.

This document was created to assist Financial Aid Professionals with program guidelines and procedures on managing state aid programs.

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