Affording College in Michigan

GUIDEBOOK
for Students and Families

This guidebook includes the pre-planning and application information to help you understand how you can afford college in Michigan.

Student Scholarships and Grants

MICHIGAN DEPARTMENT OF TREASURY - STUDENT FINANCIAL SERVICES BUREAU

michigan.gov/ssg

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STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

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Dear Student:

It is never too early to start to prepare for college. Higher education is a lifetime investment and will help you meet your life goals. Part of getting there is having the financial help you might need to pay for college.

The State of Michigan has been providing financial assistance programs for Michigan students since 1964 and has helped over three million students with roughly $4 billion in scholarship assistance to achieve their higher education goals.

The State administers a variety of student financial aid programs and services including:

- Scholarships and Grants
- College Savings Programs
- Loan Rehabilitation Services
- College Access Initiatives
- Financial Literacy Initiatives

Our goal is to help you pay for college so you can obtain a valuable postsecondary academic degree or professional/technical certificate. Whether college is many years away or you are going to be enrolling soon, this guide can help you get connected to many different sources to help as you plan for your postsecondary education.

You are a big part of Michigan's bright future and the upcoming leaders of our great state. Get ready for tomorrow starting today! You deserve every opportunity to pursue your dreams of a college education and become anything you want to be. I wish you the very best.

Sincerely,

Anne Wohlfert

Anne Wohlfert, Director
Student Financial Services Bureau
Michigan Department of Treasury

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GUIDEBOOK OUTLINE

This guidebook is designed to help high school and college students as they prepare for and complete their postsecondary education. This guidebook is divided into the following sections:

Section I – Pre-planning and Applying for College — This section provides information on helpful tools and resources for high school students. The following pre-planning items are covered:

College Planning Checklist

Get Ready for College
- College Admissions Tests
- College Fairs
- Community Service, Extracurricular Activities, Awards, and Honors
- High School Transcript Request
- College Essays
- Letters of Recommendation
- Family Firsts

Saving and Planning
- Michigan Education Trust (MET)
- Michigan Education Savings Plan (MESP)
- Scholarship Search
- Be Money Smart - The Importance of Financial Education
- Early College
- College Level Examination Program (CLEP)
- Dual Enrollment Equals Savings

Choosing a College
- Campus Visits
- Types of Certificates and Degrees
- Types of Colleges

Section II – Financial Steps to Paying for College — This section provides information on how to apply for Federal, State, local, and institutional financial aid. The following financial steps are covered:

Paying for College Checklist

Applying for Federal Financial Aid
- Completing the Free Application for Federal Student Aid (FAFSA)
- FSA ID
- Financial Aid Funding Options

Federal Financial Aid Programs

Michigan Financial Aid Programs Administered by Student Scholarships and Grants (SSG)

Additional Financial Aid Programs/Resources

Searching for Scholarships
- Scholarship Web sites, Book Resources, and Application Tips

Student Loan Options

Section III – Directory of Michigan Colleges and Universities
- Geographical Map
- Alphabetical Listing

SECTION I:
PRE-PLANNING AND APPLYING FOR COLLEGE

College Planning Checklist

High School Freshmen
- ❒ Take challenging classes in core academic courses.
- ❒ Work with the school counselor to create a yearly schedule for meeting graduation requirements.
- ❒ Talk to an advisor or school counselor about taking AP and honors courses.
- ❒ Get involved with community-based and leadership-oriented activities.
- ❒ Explore and identify career fields of interest through online research and by attending career fairs and other events.
- ❒ Keep a running list of accomplishments, awards, and recognitions to use in preparing a resume and college applications.

High School Sophomore
- ❒ Attend college and career information events.
- ❒ Research funding for college; including scholarships, grants, loans, etc.
- ❒ Continue exploring college and career options.
- ❒ Consider taking a practice test to prepare for the PSAT.

High School Junior

Fall
- ❒ Take the PSAT. Students must take the test in 11th grade to qualify for National Merit scholarships and programs.
- ❒ Attend college fairs and college-prep presentations.
- ❒ Continue exploring college and career options.

Spring
- ❒ Register for college admission exams such as the SAT and ACT; take practice tests to prepare before the big day.
- ❒ Research ways to pay for college.
- ❒ Identify scholarship opportunities to pursue; note deadlines on a calendar.
- ❒ Contact colleges to request information and applications.

High School Senior

Summer Before Senior Year
- ❒ Start college visits.
- ❒ Narrow down the colleges being considered.
- ❒ Enter and/or update information in the FAFSA4Caster.

Fall
- ❒ Register for and take (or retake) the SAT and/or ACT, if not already done.
- ❒ Complete and submit college applications prior to deadlines.
- ❒ Complete and submit scholarship applications prior to deadlines.
- ❒ Request transcripts and letters of recommendation.
- ❒ Register for a Federal Student Aid ID (FSA ID).
- ❒ Meet with a counselor to verify that graduation requirements will be met on schedule.

Winter
- ❒ Work with parents to complete and submit the FAFSA.
- ❒ Review and make any necessary changes/corrections to the Student Aid Report.
- ❒ Finish submitting scholarship applications.

Spring
- ❒ Consider college acceptances; compare financial aid packages offered.
- ❒ Call college financial aid representatives with questions.
- ❒ Decide on the college to attend and contact its offices.
- ❒ Make informed decisions about student loans.

**Source: Connections Academy*

Get Ready for College

You may be receiving a lot of advice about your future – advice from your parents, relatives, or from your school counselor. Whether your goal is to attend a state university, community college, local technical school, private college, or if it is still undecided, you will need to decide about your future goals while in high school.

Having the dream to go to college is not enough. Each school, college, or university has different admissions requirements so you need to check the policy for each one. Most four-year colleges and universities require you to take at least one college admissions test as part of your college application process. These tests are prepared by national organizations and are given several times each year at many locations. The two most common tests are the ACT® and the SAT®. ACT scores determine your eligibility for the Michigan Competitive Scholarship program.

College Admission Test
Most students take the ACT in their junior year as it is part of the Michigan Merit Exam (MME). If you want to improve your score, you may take practice ACT or SAT tests. Ask your counselor about this process. You can also take the test as early as sixth grade for practice or for placement in special summer programs. Visit www.actstudent.org to learn more about planning for college, ACT® test preparation, academic preparation, applying to colleges, choosing a college, and to find a college planning checklist. Also, see http://www.actstudent.org/testprep/tips/test-day.html for tips about taking a standardized exam. **Note:** Starting with the Class of 2017, an SAT score (not ACT), will be reviewed for the merit portion of the Michigan Competitive Scholarship.

College Fairs
College fairs offer a great opportunity for students and parents to meet face-to-face with a college admissions representative. To view a listing of Michigan college fairs, visit www.macrao.org and click on College Day/Night Calendar.

Community Services, Extracurricular Activities, Awards, and Honors
Although your classes, grades, and exam scores are important, most colleges and universities also want to know how you spend your time outside of the classroom. By broadening your experiences, you will be more likely to match your interests with college program options and future employment possibilities. Include your community service, extracurricular activities, awards, and honors on applications.

High School Transcript Request
Well before your college application deadline, ask your high school counselor what the correct steps are to send your transcript electronically to the college(s) you are considering.

College Essays
As part of the application packet, some colleges and universities ask you to write about yourself or another topic. This essay will show them how well you express yourself in writing. The best way to prepare for this application essay is to take college prep English classes in high school and do well in these classes. Tips for writing your college essay may be found at https://bigfuture.collegeboard.org/get-in/essays/8-tips-for-crafting-your-best-college-essay.

Letters of Recommendation
Many colleges and universities ask for one to three letters of recommendation and some have special forms for these letters. When you apply for college, you will need to ask people to write these letters for you. These people may be teachers, employers, or other adults (but not family members) who know you and have positive things to say about your work and your character. Usually letters of recommendation must be sent directly to the college or university. It's your responsibility to make sure that the letters of recommendation are sent to the college before the deadline date.

Family Firsts
Are you the first in your family to consider college? See a set of helpful booklets on Family Firsts for students and parents at www.act.org/path/parent/college/firstgeneration.html.

Saving and Planning

College costs have increased over the past few years. Planning ahead will provide you some comfort when it comes time to pay for your postsecondary education. If you start saving for college now, you can reduce the amount of money you need later. Start financial planning and investing now.

Michigan Education Trust
The Michigan Education Trust (MET), Michigan's guaranteed tuition program, allows parents, grandparents, or others to purchase future college tuition at today's rates. With MET you avoid rising tuition rates, which are expected to more than double over the next ten years. For additional information about MET, call 1-800-MET-4-KID (1-800-638-4543) or visit www.setwithmet.com.

Michigan Education Savings Program
The Michigan Education Savings Program (MESP) is a savings/investment program designed to assist families with preparing for higher education expenses. A child's parents or others can open an account for the child/beneficiary. The MESP account can then grow through regular contributions and investment growth. For additional information about MESP, call 1-877-861-MESP (1-877-861-6377) or visit www.misaves.com.

Scholarship Search
When searching for scholarships, remember to check local sources through your high school guidance office and local civic groups and businesses. Start searching early, during your junior year of high school. Use free, reputable Internet search services. Beware of scams and services requiring payment. (Additional information on scholarship searches and resources are available in Section II of this booklet.)

Be Money Smart - The Importance of Financial Education
Managing your financial resources effectively can lead to a lifetime of financial security. Students who have learned how to be "money smart" before college can save themselves a lot of heartache and money. Knowing how to save, budget, and borrow can make a huge difference. Avoid the "I wish I knew that before I took out this loan," or "I wish I didn't run up my credit card."

- Finish your educational program on time with minimal long-term debt and only borrow what you need.
- Know the career you want to pursue. This will reduce your time in college and will allow you to save money.
- Put your money to work for you - learn to budget and save.
- Relax and feel less stress.

For more information visit:

National Endowment for Financial Education High School Financial Planning Program
www.hsfpp.org

Jump$tart Coalition – Financial Smarts for Students
www.jumpstart.org

Michigan Council on Economic Education (MCEE)
www.MCEEonline.org

Greenpath University
www.greenpath.org

Inceptia – A division of National Student Loan Programs (NSLP)
www.inceptia.org

Mapping Your Future – Managing Your Money
www.mappingyourfuture.org/Money

Start Smart: Money Management for Teens
www.fdic.gov/consumers

The Money Game
www.winthemoneygame.com

Early College
Attending an Early College offers college savings. 'Early/Middle College Program' is a five-year high school program designed to allow a pupil to earn a high school diploma and substantial college credit through an additional fifth year of study. A formal agreement with each postsecondary partner is required. Early/Middle College High Schools can begin as early as 9th or 10th grade. Students attend for five years and follow a specific, five-year program of instruction. For more information, visit http://www.michigan.gov/mde and click on MDE Programs.

College Level Examination Program (CLEP)
CLEP is a credit-by-examination program that is accepted by some colleges and universities. Taking and passing the CLEP can provide a student with college credit without paying the cost of tuition. There is a fee to take CLEP; however, the fee varies depending on the course. For more information, please visit http://clep.collegeboard.org.

Dual Enrollment Equals Savings
Another way to be money smart is to participate in Dual Enrollment. Students enrolled in high school or home school may be dual enrolled at a local community college or university. Students from grades 9-12 are eligible for dual enrollment up to a maximum of ten courses in four years. If these students pass their college classes, they receive credit that may be applied toward their high school diploma or toward a college degree or certificate. Dual enrollment is advantageous to students because it allows them to get a head start on their college career and save money.

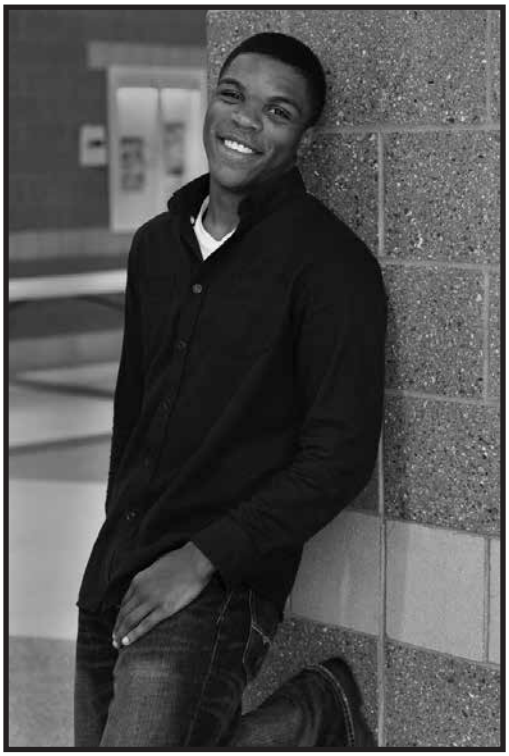
Check with your high school counselor to find out how you can be involved in the Dual Enrollment program. Information can also be found at www.michigan.gov/dualenrollment.

Choosing a College

Campus Visits
Most colleges and universities have a form to complete for scheduling a campus visit on their Web site. Contact the admissions office for more information about campus visit scheduling. Spend some time thinking about what you want to get out of your visit, make yourself a checklist and compare your notes after visiting different campuses. Check out the Campus Visit Guide on the College Board Web site at https://bigfuture.collegeboard.org/find-colleges/campus-visit-guide.

Types of Certificates and Degrees
The number of years you need to spend in college depends on the career you are preparing for, the certificate or degree required for that career, and whether or not you are in college full time. Different careers have different minimum certificate or degree requirements. Undergraduate postsecondary education includes:

Certificate
A certificate prepares you for entry-level jobs in a professional environment. Certificates provide training and/or education beyond high school to prepare for a specific occupation. Completion time depends upon the requirements of the program.



Apprenticeship
The apprenticeship program gives you hands-on job training and classroom study to help prepare you for a job. Students in these programs are called apprentices or trainees. Completion time depends on the requirements of the program, but it is usually two to three years after graduation from high school.

Associate Degree
An associate degree provides education and training for a specific career. Courses taken for an associate degree can be transferred to a four-year university if you plan ahead with the help of your college counselor. Completion time is usually two to four years after receiving a high school diploma or its recognized equivalent.

Bachelor Degree
A bachelor degree is composed of general and specific courses to prepare you for a career. In these programs, you will take the courses that are more focused on a specific career after a year or so of general classes. Completion time is usually four to six years after receiving a high school diploma or its recognized equivalent.

Types of Colleges

Career Schools
Career schools provide certificates of completion or diplomas; not degrees. They provide training in a specific trade, occupation, or vocation, and offer short programs.

Community Colleges
Community colleges are two-year public institutions that offer certificates and associate degrees, as well as apprentice and journeyman programs. They prepare you for technical careers or for transfer into a four-year college or university.

Four-year Colleges and Universities
Four-year colleges and universities offer a wider variety of degrees including bachelor's and master's degrees. They may cost more than a community college and usually have specific admission requirements.

Note: Many colleges provide incoming students with an assessment test. These tests allow colleges to gauge the knowledge level of incoming students and ensure that they place these students in appropriate courses. By preparing for, and scoring high on college assessment tests, students can earn the opportunity to skip entry level courses and proceed to more advanced coursework.

SECTION II:
FINANCIAL STEPS TO PAYING FOR COLLEGE

Paying for College Checklist

High School Freshman/Sophomore

- ❒ Find out how financial aid can help you afford college.
- ❒ Get an idea of what college might really cost you.
- ❒ Talk to your family about ways to pay for college.
- ❒ Save money for college. Bank part of your birthday money, allowance, or earnings from chores or an after-school job for future college expenses.
- ❒ Challenge yourself inside the classroom. Good grades not only expand your college opportunities, but also can help you pay for college. Many grants and scholarships are awarded based on academic performance.
- ❒ Get involved in activities you like. Your activities outside the classroom can lead to scholarships that will help you afford college.

High School Junior

- ❒ Continue talking with your family about paying for college. Start planning your financial strategy.
- ❒ Take the Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT). Juniors who take the PSAT/NMSQT, which is given in October, are automatically entered into the National Merit Scholarship Program.
- ❒ Take an inventory of your interests and passions. Many scholarships award money for college based on a student's activities, talents, background, and intended major.
- ❒ Learn the difference between sticker price and net price. A college's sticker price is its full published cost, while the net price is the cost of attending a college minus grants and scholarships you receive.
- ❒ Research the various types of financial aid. Find out the difference between a grant and a loan, the way work-study can help with college costs, and more.
- ❒ Consider taking Advanced Placement (AP) classes and exams, which can count for college credit and may help you save money.
- ❒ Go to a financial aid event. Many schools host financial aid nights so students and their families can get information and ask questions.
- ❒ Set aside money from a summer job. Even a little extra money will help you pay for books and living expenses while in college.

High School Senior

- ❒ Research local scholarship opportunities. Talk to your school counselor, teachers, or other adults in your community about scholarships offered by local organizations. Ask your parents to see if their employers grant scholarships.
- ❒ Look up deadlines. Don't miss the priority deadlines for your colleges' financial aid applications and scholarships.
- ❒ Get an estimate of what the colleges on your final list will actually cost.
- ❒ Find out about different kinds of student loans. Not all student loans are equal.
- ❒ Complete your FAFSA. You can submit the FAFSA after January 1.
- ❒ Apply for any private scholarships you've found. Make sure you understand and follow the application requirements and apply by the deadline.
- ❒ Compare your financial aid awards.
- ❒ Contact a college's financial aid office, if necessary. Financial aid officers are there to help you if you have questions.
- ❒ Get ready to pay the first college tuition bill.

**Source – Big Future by the College Board*

For more information on Federal Student Aid Programs, please visit www.StudentAid.gov.

Applying for Federal Financial Aid

Student financial aid consists of any source of funds available to students and their families to pay for the cost of any postsecondary education. The main sources of student financial aid are the federal government, state government, institutions (colleges and universities), and private sources (associations, foundations, employers, and unions).

Free Application for Federal Student Aid (FAFSA)
To be considered for most financial aid programs, students must file the FAFSA after January 1 of their high school senior year, and **each year** thereafter when applying for aid. This can be done online at www.fafsa.gov. Priority consideration for State programs is given to those students who apply and whose application is received at the federal processor **on or before March 1**.

FSA ID
Prior to completing the online FAFSA, the student and at least one parent must obtain a Federal Student Aid ID (FSA ID). You can create a FSA ID when logging into www.fafsa.gov. The FSA ID serves as a legal signature and confirms your identity when accessing your financial aid information through certain U.S. Department of Education Web sites.

Financial Aid Funding Options
Financial aid funding options can be merit-based, need-based, or both.

- Merit-based: Designed to assist students who excel in areas such as academics, sports, leadership, music, art, dance, etc. It is used to recruit and recognize students for their special talent or merit.

- Need-based: Determined by completing the FAFSA. Students who demonstrate financial need based on the results of the FAFSA may be eligible to receive an award based on their financial need for aid.

Note: The financial aid process is separate from the admissions process. Be aware of the forms that are required for each college you apply to. Some colleges require additional paperwork. Complete and submit all required forms in a timely manner.

Additional information on determining financial need can be found on the SSG Web site at www.michigan.gov/ssg and then clicking on the Eligibility tab.

Federal Financial Aid Programs

These programs are awarded by the financial aid office of the college you attend:

Federal Pell Grant — The Federal Pell Grant is a grant for undergraduate students who demonstrate financial need and have not yet completed a bachelor's or professional degree. Amounts change yearly.

Federal Supplemental Educational Opportunity Grant (FSEOG) — FSEOG provides funds to undergraduate students with exceptional financial need. Priority consideration is given to Federal Pell Grant recipients. Students could receive between $100 and $4,000 a year depending on need, when you apply, and funds available at your school.

Federal Work-Study — The Federal Work-Study program provides part-time employment for undergraduate and graduate students with financial need to assist with paying educational expenses.

Determining Eligibility

It is important to educate yourself on the variety of assistance available to you regardless of your financial situation. It is recommended you **submit your FAFSA as soon after January 1 as possible, even if you believe you do not qualify for aid**. Priority consideration for State aid programs is given to those students whose FAFSA is **received** at the federal processor **on or before March 1**.

Remember, the first "F" in FAFSA means "Free." **There is no reason to pay** to submit the FAFSA. Visit http://micollegegoal.org/ to get free assistance with the FAFSA process.

Federal Perkins Loan — The Federal Perkins Loan is available to undergraduate and graduate students at a low interest rate. The principal and interest of the loan must be repaid to the school that disbursed the loan. **Note:** Not all institutions participate in the Federal Perkins Loan Program.

Teacher Education Assistance for College and Higher Education Grant (TEACH) — For undergraduates who are completing or plan to complete coursework needed to begin a career in teaching at an elementary school, secondary school, or educational service agency that serves students from low-income families. Students must work in the field; otherwise, the grant turns into a loan.

Iraq and Afghanistan Service Grant — For students who are not eligible for a Pell Grant due to not meeting the program's need requirement and whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2011. The award is equal to the maximum Federal Pell Grant for the award year.

Michigan Financial Aid Programs Administered by SSG

These programs are awarded by Student Scholarships and Grants (SSG), within the Michigan Department of Treasury. All awards are subject to approved and available funding.

Michigan Competitive Scholarship — The Michigan Competitive Scholarship (MCS) is based on both financial need and merit. MCS funds may be used at Michigan public and independent, nonprofit, degree-granting postsecondary institutions. To be considered, a student must take the ACT prior to entering college and achieve a minimum qualifying score (23 composite or 90 scaled). When filing the FAFSA, the first institution listed under your college choice will be considered your priority school, and that is where the award will be delivered. Students are responsible for notifying SSG of a change in their college choice. **Note:** Starting with the Class of 2017, an SAT score (not ACT), will be reviewed for the merit portion.

Michigan Tuition Grant — The Michigan Tuition Grant (MTG) is based on financial need for use at private, nonprofit, degree-granting colleges and universities in Michigan. The first institution listed under your college choice will be considered your priority school, and that is where the award will be delivered. Students are responsible for notifying SSG of a change in their college choice.

Police Officer's and Fire Fighter's Survivor Tuition Grant — The Police Officer's and Fire Fighter's Survivor Tuition Grant program (STG) provides for the waiver of tuition at public community colleges and state universities for the surviving spouse and children of Michigan police officers and fire fighters killed in the line of duty. An application is required and the student must demonstrate financial need.

Tuition Incentive Program — The Tuition Incentive Program (TIP) encourages eligible students to complete high school by providing tuition assistance for the first two years of college and beyond. To be eligible, a student must have received Medicaid coverage for 24 months within a 36-consecutive month period between the ages of 9 and high school graduation. The Michigan Department of Health and Human Services (DHHS) determines which students are Medicaid eligible and transmits this information to the Michigan Department of Treasury. An application must be submitted by August 31 of the student's graduating year of high school. TIP must be initiated within four years from high school graduation and eligibility ends after six years from the date of high school graduation. The award is limited to tuition credit hours and mandatory fees at participating colleges and universities.

Children of Veterans Tuition Grant — The Children of Veterans Tuition Grant (CVTG) is designed to provide undergraduate tuition assistance to students older than 16 and less than 26 years of age who are the natural or adopted child of a Michigan veteran. The veteran must have died or become totally and permanently disabled as a result of military service. An application is required.

GEAR UP Michigan Scholarship/GEAR UP College Day Scholarship — GEAR UP recipients must have successfully completed the GEAR UP Scholarship six-year program and be nominated. They must also possess a high school diploma, be less than 22 years old, be a resident of Michigan, and must use the scholarship within five years of high school graduation.

Dual Enrollment — The Dual Enrollment option allows students to begin taking dual enrollment classes in the 9th grade and continue to take up to ten dual enrollment courses in grades 9-12. Private school students must first get a signed letter of eligibility from their principal to participate in the program. Public school students should check with their counseling office for more information. For additional information, visit www.michigan.gov/dualenrollment.

Michigan Nursing Scholarship — The Michigan Nursing Scholarship (MNS) is 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).

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

- 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 at least half time.
- Student must complete the Free Application for Federal Student Aid and demonstrate financial need.
- Student must meet Satisfactory Academic Progress (SAP) standards as set by the institution.
- Scholarship can only be used for undergraduate students; not available for graduate students.
- Scholarship can also be used for computers (or other electronic devices IF the institution has a written statement that the device is required for enrollment).
- This scholarship can be used along with the Education and Training Voucher (ETV).
- If the student also has the Tuition Incentive Program (TIP), TIP funds must be used before FFS funds.
- There is no maximum age limit.
- Student must complete an application each year at www.fosteringfutures-mi.com.

For more information on Michigan Financial Aid Programs, please visit www.michigan.gov/ssg. All future awards are subject to availability and approved funding.

Additional Financial Aid Programs/Resources

Program requirements may vary.

Mapping Your Future — Web site www.mappingyourfuture.org

KnowHow2Go — Web site http://knowhow2go.acenet.edu

You Can Go! — Web site http://youcango.collegeboard.org

Education and Training Voucher (ETV) — Foster care youth, Lutheran Social Services. Web site www.mietv.lssm.org or call 1-877-660-6388.

Youth In Transition (YIT) — Foster care youth. Web site www.michigan.gov/fyit or call 1-517-241-8904.

National Center for Homeless Education (NCHE) — Web site http://center.serve.org/nche/ibt/higher_ed.php.

Michigan Rehabilitation Services (MRS) — Web site www.michigan.gov/mrs or call 1-800-605-6722.

Michigan Works! — Web site http://michiganworks.org or call 1-800-285-WORKS (9675).

Michigan Indian Tuition Waiver — Web site www.michigan.gov/mdcr or call 1-517-241-7748.

Bureau of Indian Education — Web site www.bie.edu or call 1-202-208-6123.

Federal Health and Human Services Programs — Web site http://bhpr.hrsa.gov/scholarshipsloans.

Michigan Department of Military and Veterans Affairs (Michigan National Guard State Tuition Assistance Program) — Web site http://www.michigan.gov/dmva.

Military Programs — Web site www.gibill.va.gov or call 1-888-442-4551.

Reserve Officer Training Corp (ROTC) — Web sites www.afrotc.com, www.goarmy.com/rotc, www.nrotc.navy.mil, or www.marines.com.

Education Tax Credits — Web site www.irs.gov (Publication 970) or call 1-800-829-1040.

Searching for Scholarships

There are thousands of scholarships from all kinds of organizations. The scholarship search is a significant undertaking. It is never too early to begin; however, it is recommended to start applying for scholarships as early as the 10th grade and continue while in college. According to The Princeton Review, there are five things you can do to jumpstart your search:

1. Check with your prospective colleges – There is usually a separate scholarship application process.
2. Inquire with the financial aid office – They may have a scholarship that is the right fit for you.
3. Research local community groups or your parent's place of business; start by asking your counselor.
4. Search online – Useful Web sites are listed below.
5. Be keenly aware of deadlines – It is recommended you keep a calendar and make your earliest deadline the deadline for all of your applications.

Apply early, often, and each year you are in college. If you miss a deadline and send your application in late, your application is likely to go to the bottom of the pile. If you skip over an award because you think you would not get it, you could be missing out on an opportunity for some generous funding that you would not need to pay back.

When searching for other scholarship sources, remember the following:

- Check local sources first through your high school guidance office, local civic groups, and businesses.
- Start searching early, during your high school junior year.
- Use **free**, reputable Internet search services. Beware of scams and services requiring payment.

Useful Scholarship Web sites:

https://studentaid.ed.gov/sa/types/grants-scholarships

www.collegeboard.org

www.fastweb.com

www.michigan.gov/ssg

www.petersons.com

www.salliemae.com/plan-for-college/scholarships/scholarship-search/

Useful Scholarship book resources:

Confessions of a Scholarship Winner by Kristina Ellis

The Ultimate Scholarship Book 2016: Billions of Dollars in Scholarships, Grants and Prizes by Gen and Kelly Tanabe

Scholarship Application Tips

Helpful information on scholarship essays is available on Sallie Mae's College Answer Web site at www.collegeanswer.com. They explain that **many scholarship applications require at least one essay**. The information you give about yourself on the essay will give the scholarship committee **an insight of who you are beyond your grades**. It is your opportunity to make a strong impression. When writing your essay you should:

- Be original
- Avoid meaningless information
- Have a main point
- Clearly state why you deserve to win
- Be honest

Visit www.college.answers.com to see other important information about saving, planning, and paying for college. Please also visit the SSG Web site at www.michigan.gov/ssg, click on the Eligibility tab, and then Searching for Scholarships.

Beware

Do not pay to find money for college. Visit www.studentaid.gov and click on Types of Aid to find out more about scholarship scams.

Student Loan Options

Federal Direct Subsidized Loan — For undergraduate students. The federal government pays the interest while the borrower is in school, during grace, and deferment periods. The student must attend at least half time. Financial need is required. If you are a first-time borrower, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized loans. Check with your financial aid office for more details.

Federal Direct Unsubsidized Loan — For undergraduate and graduate students. The borrower is responsible for all interest and the student must attend at least half time. Financial need is not required.

Federal Direct PLUS Loan — For parents of dependent undergraduate students and for graduate or professional students. The student must be enrolled at least half time. Financial need is not required. A credit check is required. If the parent is denied, the student can qualify for additional unsubsidized funds.

Private Loans — Loans can also be obtained from private sources such as a bank or financial institution. A credit check is required. Note that loans made by the federal government **usually offer borrowers lower interest rates and have more flexible repayment options** than loans from banks or other private sources. See www.studentaid.ed.gov for more information and to keep abreast of any changes.

Satisfactory Academic Progress (SAP)
Maintaining a good GPA, not withdrawing from classes, and not changing majors multiple times are areas monitored for SAP. SAP requirements must be based on qualitative and quantitative standards, as well as compliance with the maximum timeframe allowed for completion of a degree program. How well a student does in a class, along with the number of credit hours completed versus the number of credit hours attempted is very important and helps to determine that SAP is being met. If you fall into violation of SAP in college, you lose your financial aid.

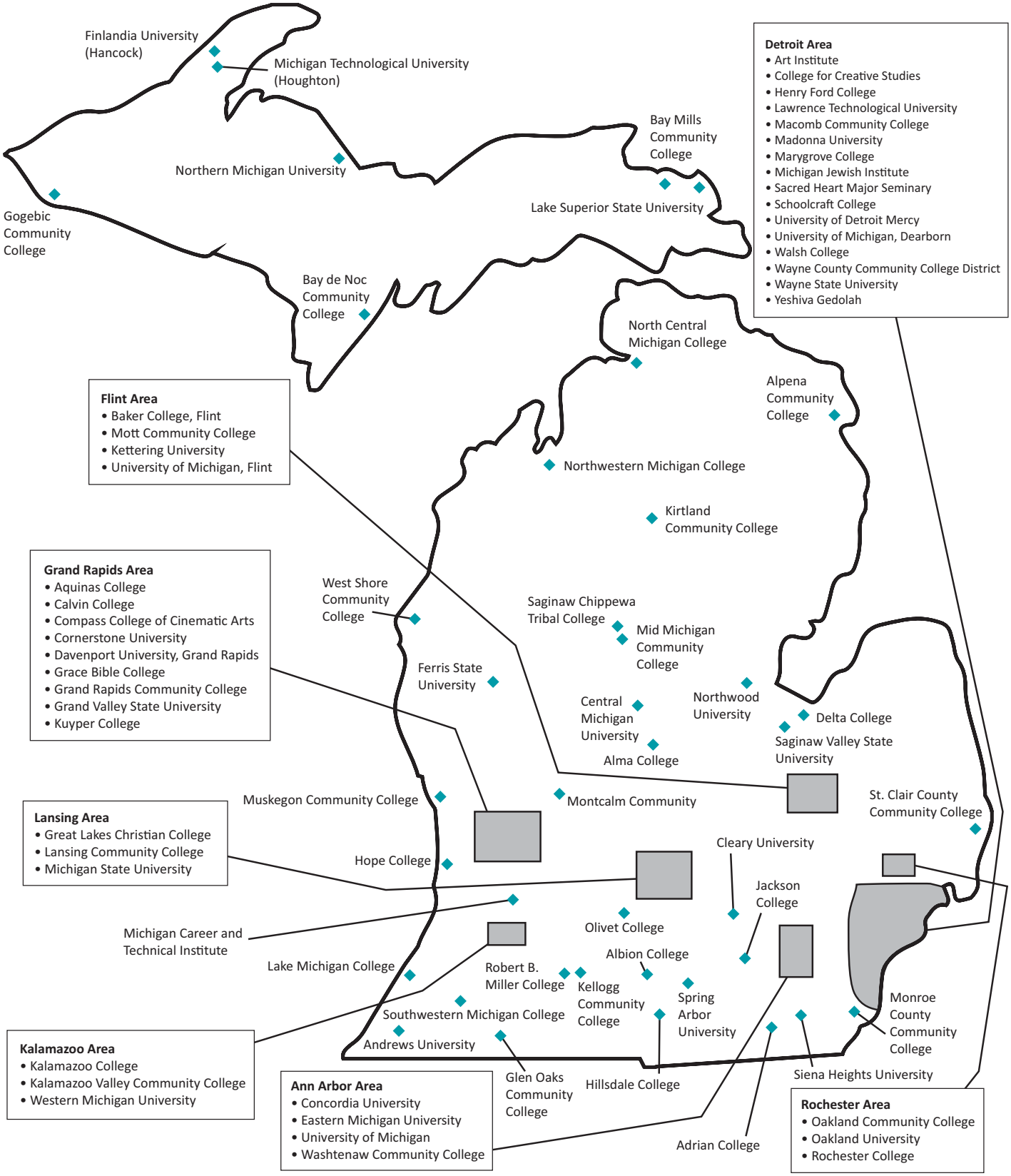
Maximum Annual and Aggregate Loan Limits

	Dependent Students (except students whose parents are unable to obtain PLUS loans)	**Independent Students** (and dependent undergraduate students whose parents are unable to obtain PLUS loans)
First-year Undergraduate	**$5,500** — No more than $3,500 of this amount may be in subsidized loans.	**$9,500** — No more than $3,500 of this amount may be in subsidized loans.
Second-year Undergraduate	**$6,500** — No more than $4,500 of this amount may be in subsidized loans.	**$10,500** — No more than $4,500 of this amount may be in subsidized loans.
Third-year and Beyond Undergraduate	**$7,500** per year — No more than $5,500 of this amount may be in subsidized loans.	**$12,500** per year — No more than $5,500 of this amount may be in subsidized loans.
Maximum Total Debt from Subsidized and Unsubsidized Loans	**$31,000** — No more than $23,000 of this amount may be in subsidized loans.	**$57,500** for undergraduates — No more than $23,000 of this amount may be in subsidized loans.

Beware

Don't be blind-sided. Even though students may qualify for the total maximum loan amount each year of an academic level (i.e., $5,500/year for the first year at freshman level and $5,500/year for the second year at freshman level), it is not recommended they borrow the full amount they qualify for if there is not an immediate need. Once the maximum total debt from loans has been reached ($31,000 for an undergraduate dependent student), the student no longer is eligible for more student loans. Only borrow what you need to cover your remaining tuition, books, and room/board after scholarships and grants have been applied.

SECTION III:
DIRECTORY OF MICHIGAN COLLEGES AND UNIVERSITIES



Note: Some institutions may not participate in every State of Michigan program. Branch locations are not listed on this map. Contact your institution for details.

Michigan Four-year Public Universities		
Institution	**Web Site**	**Admissions**
Central Michigan University	www.cmich.edu	888-292-5366
Eastern Michigan University	www.emich.edu	800-GO-TO-EMU
Ferris State University	www.ferris.edu	800-433-7747
Grand Valley State University	www.gvsu.edu	800-748-0246
Lake Superior State University	www.lssu.edu	888-800-LSSU
Michigan State University	www.msu.edu	517-355-8332
Michigan Technological University	www.mtu.edu	888-688-1885
Northern Michigan University	www.nmu.edu	906-227-2650
Oakland University	www.oakland.edu	800-OAK-UNIV
Saginaw Valley State University	www.svsu.edu	800-968-9500
University of Michigan – Ann Arbor	www.umich.edu	734-764-7433
University of Michigan – Dearborn	www.umd.umich.edu	313-593-5100
University of Michigan – Flint	www.umflint.edu	810-762-3300
Wayne State University	www.wayne.edu	313-577-3577
Western Michigan University	www.wmich.edu	269-387-2000
Michigan Public Community Colleges		
Alpena Community College	www.alpenacc.edu	888-468-6222
Bay de Noc Community College	www.baycollege.edu	800-221-2001
Bay Mills Community College	www.bmcc.edu	800-844-2622 x8422
Delta College	www.delta.edu	989-686-9093
Glen Oaks Community College	www.glenoaks.edu	888-994-7818
Gogebic Community College	www.gogebic.edu	800-682-5910
Grand Rapids Community College	www.grcc.edu	616-234-3567
Henry Ford College	www.hfcc.edu	800-585-4322
Jackson College	www.jccmi.edu	517-796-8425
Kalamazoo Valley Community College	www.kvcc.edu	269-488-4100
Kellogg Community College	www.kellogg.edu	269-965-4153
Kirtland Community College	www.kirtland.edu	989-275-5000
Lake Michigan College	www.lakemichigancollege.edu	800-252-1562
Lansing Community College	www.lcc.edu	517-483-1200
Macomb Community College	www.macomb.edu	866-MACOMB1
Mid Michigan Community College	www.midmich.edu	989-386-6661
Monroe County Community College	www.monroeccc.edu	734-384-4135
Montcalm Community College	www.montcalm.edu	989-328-2111
Mott Community College	www.mcc.edu	810-762-0315
Muskegon Community College	www.muskegoncc.edu	866-711-4622
North Central Michigan College	www.ncmich.edu	888-298-6605
Northwestern Michigan College	www.nmc.edu	855-FIND-NMC
Oakland Community College	www.oaklandcc.edu	248-341-2000
Schoolcraft College	www.schoolcraft.edu	734-462-4429
Southwestern Michigan College	www.swmich.edu	800-456-8675
St. Clair County Community College	www.sc4.edu	800-553-2427
Washtenaw Community College	www.wccnet.edu	734-973-3300
Wayne County Community College	www.wcccd.edu	313-496-2634
West Shore Community College	www.westshore.edu	800-848-9722

Private Colleges and Universities		
Institution	**Web Site**	**Admissions**
Adrian College	www.adrian.edu	800-877-2246
Albion College	www.albion.edu	800-858-6770
Alma College	www.alma.edu	800-321-ALMA
Andrews University	www.andrews.edu	800-253-2874
Aquinas College	www.aquinas.edu	800-678-9593
The Art Institute of Michigan	www.artinstitutes.edu/detroit	888-624-0300
Baker College, Flint	www.baker.edu	800-964-4299
Calvin College	www.calvin.edu	800-688-0122
Cleary University	www.cleary.edu	800-686-1883
College for Creative Studies	www.collegeforcreativestudies.edu	800-952-ARTS
Compass College of Cinematic Arts	www.compass.edu	616-988-1000
Concordia University	www.cuaa.edu	888-282-2338
Cornerstone University	www.cornerstone.edu	616-949-5300
Davenport University	www.davenport.edu	800-686-1600
Finlandia University	www.finlandia.edu	877-202-5491
Grace Bible College	www.gbcol.edu	800-968-1887
Great Lakes Christian College	www.glcc.edu	800-YES-GLCC
Hillsdale College	www.hillsdale.edu	517-607-2327
Hope College	www.hope.edu	800-968-7850
Kalamazoo College	www.kzoo.edu	800-253-3602
Kettering University	www.kettering.edu	800-955-4464
Kuyper College	www.kuyper.edu	616-988-3608
Lawrence Technological University	www.ltu.edu	800-CALL-LTU
Madonna University	www.madonna.edu	800-852-4951
Marygrove College	www.marygrove.edu	866-313-1927
Michigan Jewish Institute	www.mji.edu	248-414-6900
Northwood University	www.northwood.edu	800-622-9000
Olivet College	www.olivetcollege.edu	800-456-7189
Robert B Miller College	www.millercollege.edu	269-660-8021
Rochester College	www.rc.edu	800-521-6010
Sacred Heart Major Seminary	www.shms.edu	313-883-8500
Siena Heights University	www.sienaheights.edu	800-521-0009
Spring Arbor University	www.arbor.edu	800-968-0011
University of Detroit Mercy	www.udmercy.edu	800-635-5020
Walsh College of Accountancy and Business Admin.	www.walshcollege.edu	800-WALSH-01
Yeshiva Gedolah	N/A	248-968-3360
Special Category Schools		
Tribal		
Bay Mills Community College	www.bmcc.edu	800-844-2622 x8422
Saginaw Chippewa Community College	www.sagchip.edu	989-775-4123
Specializing in Students with Disabilities		
Michigan Career and Technical Institute	www.michigan.gov/mcti	877-901-7360

Student Financial Services Bureau

Our mission is to excel in assisting citizens to pursue postsecondary education by providing equality of access to student financial resources and information. Through the administration of various student financial assistance programs, students receive the guidance and funding necessary to pursue their educational goals.

Student Scholarships and Grants

MICHIGAN DEPARTMENT OF TREASURY
STUDENT SCHOLARSHIPS AND GRANTS DIVISION
P.O. Box 30462
Lansing, MI 48909-7962

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

Connect with us on Facebook and Twitter at mistudentaid.

IN PARTNERSHIP

MICHIGAN Guaranty Agency

Michigan Guaranty Agency
1-800-MGA-LOAN (1-800-642-5626) • Email: mga@michigan.gov
P.O. Box 30047 • Lansing, MI 48909-7547

The Student Scholarships and Grants office has provided this document to assist families with college planning. SSG staff is devoted to helping students and families with information, services, and the delivery of program funds.

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