

State Programs Procedures Manual

Overview of Operations

Working with SSG



Student Scholarships and Grants

Fiscal Year 2016 | Academic Year 2015-16



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

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

Sincerely,

A handwritten signature in cursive script that reads "Carla Foltyn".

Carla Foltyn, Director
Student Scholarships and Grants

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Role of SSG

The Student Scholarships and Grants (SSG) division administers twelve 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**.
- Require **U.S. citizenship, permanent residency, or approved refugee** status.
- Must be used at approved Michigan colleges and universities.
- Require non-default on any student loan.
- Require a high school diploma, Certificate of Completion, or its recognized equivalent.
NOTE: Colleges are responsible for maintaining all student documentation for TIP.
- Require students maintain SAP as monitored by your institution.

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

Current Michigan Programs

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 certain children of qualified Michigan veterans who are totally and permanently disabled, MIA, or deceased, due to a service-connected injury or illness. The renewable award pays a maximum of \$2,800 per academic year.

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.

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 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).

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

Federal Programs Administered by SSG

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

GEAR UP College Day Scholarships (GUCD) - 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.

Current Services

Promoting College Access and Financial Literacy/Outreach Services - SSG is actively involved in promoting postsecondary education, financial education, and financial aid options to Michigan students and families. Our services include: college fairs, SSG presentations at schools for students and families, financial education presentations, SSG publications, Webinars and Webcasts, 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 that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their Federal Family Education Loan and/or Direct Loan program loans. The U.S. Department of Education maintains a list of eligible institutions known as the Teacher Cancellation Low-Income (TCLI) Directory. SSG maintains Michigan's listing for the [TCLI Directory](#) link, which can also be found on SSG's Web site www.michigan.gov/ssg. A teacher is a person who provides K-12 direct classroom teaching or classroom-teaching in a non-classroom setting, including special education teachers. Head Start, pre-k, school librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.

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/prior to high school completion or its recognized equivalent completion and prior to age 20. The application can be completed over the phone 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. This section includes:
 - Schools that are based in Michigan and based out of state.
 - Rules for both programs; however, say only that institutions that appear in this section of the directory are eligible.

Participating Institutions

Participating Institutions*

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

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

Funding

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

Program	FY14	FY15	FY16
Michigan Competitive Scholarship	\$18,361,700	\$18,361,700	\$18,361,700
Michigan Tuition Grant	\$31,664,700	\$33,532,500	\$34,035,500
Tuition Incentive Program	\$47,000,000	\$48,500,000	\$48,500,000
Children of Veterans Tuition Grant and Survivors Tuition Grant	\$1,400,000	\$1,400,000	\$1,400,000
GEAR UP (1 and 2) (non-appropriated)	\$3,200,000	\$3,200,000	\$3,200,000
Dual Enrollment	\$1,003,200	\$1,005,200	\$1,505,100
Fostering Futures Scholarship (amount varies due to charitable contributions)	\$0	\$750,000	\$750,000
TOTAL	\$102,629,600	\$106,899,400	\$107,902,300

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.

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.

Reporting

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

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

Record Retention

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

Program Reviews

All institutions are subject to a program review by the State. The SSG Program Review team will visit institutions on a rotating basis for periodic program reviews.

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 its recognized equivalent test rather than the date the student received the diploma or the date MDE issued the certificate.

Enrollment Requirements

- Enrolled at least half time 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 TIP, MNS, and CVTG, all other State programs require financial need.

Guest Student

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.

Monitoring and Adjustment Forms

When a student withdraws, a monitoring and adjustment form is no longer needed. Starting in 2015-16 the [Monitoring and Adjustment](#) form is no longer needed unless your institution would like to use it internally to calculate figures; however, SSG just needs to know the amount being awarded. For the MCS and MTG - If the student withdraws at 100%, all the funds come back to the program. Anything other than 100% withdraw, the institution can keep due to the institutional costs that occurred during the enrollment process since MCS and MTG are based on aggregate funds to the institution. The student's check count will be reduced accordingly.

- If a student withdraws at a rate less than 100%, you do not need to adjust information in MiSSG to document this. Your institution keeps these funds as if the student had not withdrawn.
- When you balance at year end, you balance as if the student had not withdrawn.
- The funds should be applied to the balance of the student's account with anything beyond going to the institution.
- When our office performs a program review, we compare award information to enrollment. If there is a student who withdrew at anything other than 100% and your institution kept the remaining funds, the program reviewer will know that it fell under this policy. You do not need to document the student file.

Citizenship Requirements

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

Selective Service

Selective Service is not a requirement for SSG State programs.

Satisfactory Academic Progress

Students must be in good standing and not in Satisfactory Academic Progress (SAP), as monitored by your institution.

Drug Offense

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

Loan Default

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

Awarding Requirements

- All State program funds must be applied to 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).
- An award is prohibited to any student who has defaulted on a loan guaranteed by the Authority, or any Federal Title IV or Title V loan unless he/she has met satisfactory loan repayment arrangements to repay the loan.

Certificate Programs — Must be a minimum of 1 year. 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 only; not contact hours. SSG adheres to the Federal definition of “credit hour” as defined in the 2014-15 Student Aid Handbook, volume 2, chapter 2. SSG does not recognize contact or billable hours, only credit hours.

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

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

Tier Tuition Rates and Decimals/Cents within Tuition — SSG only uses standard tuition rates. Tiered tuition and contact hours do not qualify. In-district and out-of-district are the standard tuition rates used in awarding. Tuition must be submitted to SSG for reimbursement programs in whole dollar amounts. If tuition is in a decimal/cent format, the institution must round before entering the reimbursement. For example, \$29.50 would be reported as \$30 and \$29.49 would be reported as \$29.

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

Order of Packaging

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

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

SSG tuition specific programs are in the following packaging order:

- 1) STG
- 2) CVTG
- 3) MCS/MTG
- 4) TIP
- 5) FFS

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

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.

Fostering Futures Scholarship Order of Packaging

When packaging/certifying award 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. The 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 a institution or organization other than his or her home (degree-granting) institution. The home institution must give credit for the courses on the same basis as if the home institution provided the training itself. A consortium agreement is signed between two institution that are both eligible to receive federal aid. The eligible institution is considered the home institution for aid processing, and is responsible for maintaining all of the records necessary for verification of student eligibility."

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

- The home institution must handle the financial aid records for the student (including all records necessary for verification of student eligibility).
- Reimbursement for the second institution cannot exceed the lower of the two rates. The student will be responsible for any additional costs.

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

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) are the first two supported programs but 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). Users can create reports, clear ineligibility reasons, view payment histories, certify students, request award reinstatements, and more.

MiSSG training is available through instructional videos 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. MiSSG Certification file layouts are available [here](#). Users can choose to either certify students online or download, update, and upload a certification spreadsheet file.

In addition to the features of MiSSG for a School user, there is also a MiSSG student portal as well as a high school counselor portal.

SSG Programs

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

Children of Veterans Tuition Grant (CVTG)
Dual Enrollment (DE)
Fostering Futures Scholarship (FFS)
GEAR UP College Day (GUCD)
GEAR UP Michigan! Scholarship (GUMI)
Michigan Competitive Scholarship (MCS)
Michigan Merit Award (Merit)
Michigan Nursing Scholarship (MNS)
Michigan Tuition Grant (MTG)
Police Officer's and Fire Fighter's Survivors Tuition Grant (STG)
Teacher Cancellation /Loan Forgiveness (TCLI)
Tuition Incentive 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 grand total of up to \$11,200.

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

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

Veteran requirements:

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

Student requirements:

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

Institution requirements:

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

DUAL ENROLLMENT

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. There is also a change for students attending an approved non-public school.

The Michigan Department of Education (MDE) administers the Dual Enrollment Program and works closely with Student Scholarships and Grants (SSG). High school students attending a private high school are determined eligible by the MDE. SSG then pays the college for each eligible student.

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.
- The Michigan Department of Education (MDE) is billed for the students from a private high school.
- MDE calculates the correct payment amount and sends the information to the Department of Treasury/SSG.
- SSG pays the postsecondary institution.
- Any refund is returned to Treasury/SSG.

For More Information

Visit www.michigan.gov/ssg. Contact the Dual Enrollment program, Student Scholarships and Grants, toll free at 1-888-4-GRANTS (888-447-2687) or e-mail ssg@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 (2015-2016) 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 4-year college/university or a community college.
- Funding can only be used for undergraduate students; not available for graduate students.
- Funding can be used for computers (or other electronic device) IF the institution has a written statement that the device is required for enrollment.
- This funding can be used along with 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 award 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. The FFS always comes before student loans and covers up to \$3,000 (2015-2016) 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 1-888-4-GRANTS (888-447-2687) or e-mail.

GEAR UP COLLEGE DAY

Application:

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

Program limits:

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

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

Student requirements:

- Must have successfully completed the GUCD six-year program.
- Must possess a high school diploma or 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 Grants must be awarded first; other public and private grants, scholarships, or tuition discounts second; the GUCD scholarship third; and then other financial assistance.

Participating institutions:

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

GEAR UP MICHIGAN!

Application:

Each participating cohort group provided a rank order list of 2007-2011 graduating seniors who have participated in the program. SSG awards scholarships to the highest ranked students based on the amount of scholarship funds available. **The last academic year funding is available for this program is 2015-16.**

Program limits:

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

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

Student requirements:

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

Order of scholarships:

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

Participating institutions:

Restricted to approved Michigan degree-granting institutions.

MICHIGAN COMPETITIVE SCHOLARSHIP

Application:

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

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

Program limits:

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

Maximum award amount set each academic year by SSG.

Student requirements:

- Must achieve a qualifying score on the ACT prior to entering college.
- Must graduate with a high school diploma, certificate of completion, or 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.

Participating institutions:

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

MICHIGAN MERIT AWARD

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

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

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

MICHIGAN NURSING SCHOLARSHIP

Application:

There is no application form for students to submit to the Michigan Nursing Scholarship program. Colleges will award the scholarships and may require submission of a form for scholarship consideration. In addition, colleges may choose to prioritize awards to students with need, students exhibiting high academic performance, students in upper-level coursework, or a combination of these factors. Funds are limited and only students selected by their institution can receive the scholarship.

Program limits:

Awards are \$4,000 for full-time students (\$2,000 per semester), \$3,000 for three-quarter time students (\$1,500 per semester), or \$2,000 for half-time students (\$1,000 per semester). Students can receive scholarship assistance for up to four academic years. Any future awards are subject to available and approved funding.

Student requirements:

MNS is a non-need based 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). Students will be selected for scholarship awards by their college or university financial aid office. Scholarship awards are \$4,000 per academic year for full-time students, but cannot exceed the cost of attendance minus other grants and scholarships. Students receiving a full-time scholarship award have to agree to work as a direct patient care nurse in an eligible Michigan facility, or as a teacher of nursing at an eligible Michigan postsecondary institution, one year for each year of assistance. Failure to fulfill the work commitment will result in the scholarship becoming a loan that must be repaid.

- Agree to gain nursing licensure and eligible direct care nursing employment, or eligible employment as a teacher of nursing in Michigan within one year of completing academic program.
- Agree to repay the scholarship if the work requirement or other program provisions are not met.
- Enroll at least half time in a nursing program at an approved Michigan community college, public university or independent, degree-granting college or university.
- Be a Michigan resident for one year prior to the beginning of nursing program enrollment.
- Be a U.S. citizen, permanent resident, or approved refugee.
- Not have been convicted of a felony involving an assault, physical injury, or death.
- For renewal, meet institution's satisfactory academic progress (SAP) policy.
- Meet any other program requirements.

MICHIGAN TUITION GRANT

Application:

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

Program limits:

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

Maximum award amount set each academic year by SSG.

Student requirements:

- Must graduate with a high school diploma, certificate of completion, or 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 private institutions.
- Cannot be an institution whose primary purpose is to prepare students for ordination or appointment as a member of the clergy of a church, denomination, or religious sect.

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

Application:

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

Program limits:

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

Student requirements:

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

Participating institutions:

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

TEACHER CANCELLATION LOW-INCOME (TCLI) DIRECTORY

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

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

There are two types of loan forgiveness programs for teachers:

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

The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full-time for five complete and consecutive academic years in certain elementary and secondary schools and educational service agencies that serve low-income families, and meet other qualifications, may be eligible for forgiveness of up to a combined total of \$17,500 on 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 an acceptance (application) form. SSG sends eligibility letters to students in their senior year of high school. The student must present this letter to the financial aid office as proof of program eligibility. Students are encouraged to file a FAFSA, but it is not a requirement of TIP.



Program limits:

TIP is last dollar except for 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.

Phase I:

- The student must be enrolled in a certificate or associate degree program.
- TIP covers the cost of tuition at the current in-district rate at participating Michigan community colleges. For persons not residing in a community college district, or if the student's chosen program of study is not offered in the resident district community college, the out-of-district rate may be authorized. NOTE: Some community colleges offer bachelor's degrees. For students enrolled in these programs, they will be instructed to check with their college to see how this could impact their TIP award. 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 \$99 per credit hour.
- TIP benefits cannot exceed 80 semester or 120 term credits (24 semester or 36 term credits per academic year). **SSG does not recognize contact or billable hours.**
- Any remaining credits can be used towards a second associate degree providing the student has not initiated Phase II benefits.
- Mandatory fees are fees charged to **ALL** students 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.
- 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.*
- SSG requires all institutions to use the Excel spreadsheet reimbursement form found on our Web site at www.michigan.gov/ssg under the "Forms and Publications" tab.

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 the 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.
- Phase II must be completed within 30 months of completion of Phase I requirements.
- Students can receive Phase II benefits without having received Phase I benefits.
- Student must demonstrate the eligibility criteria for Phase I and have one of the following:
 - 56 transferable semester or 84 transferable term credits. These credits can be earned at your institution.
 - An associate degree or certificate.
- Once Phase II benefits have been initiated, student cannot use any remaining Phase I benefits.

Student requirements:

- Must complete the application and return it to SSG no later than August 31 of the academic year in which the student graduates from high school or completes the 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 provide a copy of the eligibility letter to the financial aid office.
- Must initiate enrollment within four (4) years of high school graduation or its recognized equivalent completion.
- Eligibility ends six (6) years from the date of the high school graduation or its recognized equivalent completion.

*Note: New policy change - Beginning with the high school graduation class of 2010, eligibility for TIP benefits expire six (6) years from the date of graduation. Therefore, 2010 high school graduates expire at the end of the 2015-16 school year. Students from the high school graduation classes of 2006-2009 may request an appeal. Requests can be sent to Welchk1@michigan.gov or faxed to 517-241-5835. Requests are not guaranteed for approval.
- Must not be incarcerated (does not include detention of a juvenile in a State-operated or privately operated detention facility).
- Must meet institutional SAP policy.
- Must not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.

Participating Institutions:

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

Institution Billing:

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/ssg):

[SSG Programs at a Glance](#)

Provides facts about the State programs administered by SSG.

[SSG Email Blasts and Newsletter](#)

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

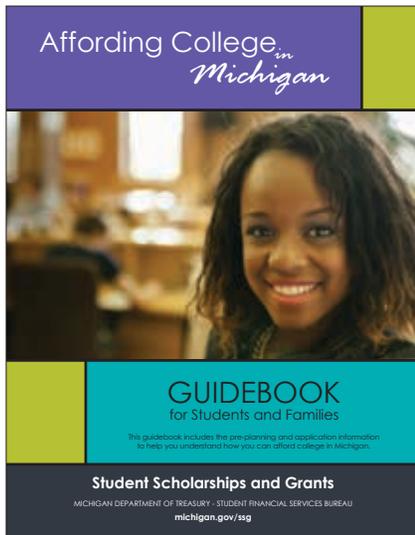


[Michigan Postsecondary Handbook](#)

Provides information on Michigan postsecondary institutions.

[Affording College in Michigan](#)

Provides information on options available to help pay for college.



[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). A Spanish version is also available for the TIP Flyer.

Programs at a Glance

What student financial aid programs are available from the State of Michigan?

- Children of Veterans Tuition Grant (CVTG)
- Dual Enrollment (DE)
- Fostering Futures Scholarship (FFS)
- GEAR UP College Day
- GEAR UP Michigan! Scholarship
- Michigan Competitive Scholarship (MICS)
- Michigan Nursing Scholarship (MNS)
- Michigan Merit Award - Military Extensions only
- Michigan Tuition Grant (MTG)
- Peace Officers and Fire Fighters' Survivors Tuition Grant (STG)
- Tuition Incentive Program (TIP)

Who qualifies for Michigan financial aid?

All State of Michigan programs require:

- High school diploma, certificate of completion, or GED
- 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

Outreach Services

SSG 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
- SSG presentations at schools for students and families
- Free SSG publications (guidebook, flyers, posters)

For Additional Information

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

Email: ssg@michigan.gov

Call Toll Free: Our Information Center 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 48209-7962

Connect with us on Facebook & Twitter @michiganssg

MICHIGAN DEPARTMENT OF TREASURY
STUDENT FINANCIAL SERVICES BUREAU

[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). A Spanish version is also available for the TIP Flyer.

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:

Forms and Publications

Children of Veterans Tuition Grant (CVTG)

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

Fostering Futures Scholarship

- Fact Sheet
- Brochure
- Application

Dual Enrollment

- Frequently Asked Questions

GEAR UP Michigan (GEAR UP)

- Fact Sheet

GEAR UP College Day (GUCD)

- Fact Sheet

Michigan Competitive Scholarship (MCS)

- Fact Sheet
- MCS Poster

Michigan Merit Award

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

Michigan Tuition Grant (MTG)

- Fact Sheet

Michigan Nursing Scholarship (MNS)

- Fact Sheet
- Status Report Form

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

- Fact Sheet
- Form 4860, Renewal Application for Tuition Waiver for Police Officer's and Fire Fighter's Survivor Tuition Program
- Form 4859, Application for Tuition Waiver for Police Officer's and Fire Fighter's Survivor Tuition Program
- Form 4862, Request for Reimbursement

Teacher Cancellation Low-Income Directory (TCLI)

- TCLI Directory
- Teacher Loan Forgiveness Brochure

Tuition Incentive Program (TIP)

- Fact Sheet
- Request for Reimbursement
- Printable TIP Brochure (English/Spanish)
- TIP Poster

Additional Forms for All Programs

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

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

Programs Frequently Asked Questions

Children of Veterans Tuition Grant (CVTG)

- Q. Can a student use the full \$2,800 in one semester if enrolled full-time?
 A. Yes, as long as aid does not exceed total costs.
- Q. When and how is cumulative Grade Point Average (GPA) reported to SSG?
 A. You are responsible to report cumulative GPA at the end of each academic year. This will determine a student's eligibility for program benefits for the next academic year.

GEAR UP Program

- Q. Can anyone apply for a GEAR UP scholarship?
 A. No. They must have successfully completed the GEAR UP six-year program and be nominated for an award.
- Q. Must a GEAR UP Michigan recipient be Pell eligible?
 A. Yes, but only for the first year they receive the award. Non-Pell eligible students may be awarded if funds are available.
- Q. Must a GEAR UP recipient be a U.S. citizen and Michigan resident?
 A. Yes to both.
- Q. Can the GEAR UP award be used at out-of-state institutions?
 A. The GEAR UP award can only be used at eligible Michigan institutions; not out-of-state institutions.

Tuition Incentive Program (TIP)

- Q. How do we determine which fees are billable?
 A. Mandatory fees are those fees that are charged to all students as a condition of enrollment. These fees must also be identified in your course catalog. Mandatory fees cannot exceed \$250 per semester or term.
- Q. How do I calculate TIP when a student has other tuition-specific aid?
 A. TIP is always "last dollar" (except when a student has the Fostering Futures Scholarship or Promize Zone). You must calculate all tuition-specific aid BEFORE you apply TIP to the student's account. You may NOT reduce the number of credit hours you charge TIP because you subtract other aid first. The packaging order of state programs is Children of Veterans Tuition Grant, Survivors Tuition Grant, Michigan Competitive Scholarship, and TIP last.

Example: A student is enrolled for 12 credit hours and has \$500 in tuition-specific scholarship funds. You must bill TIP for 12 credit hours and calculate the tuition as follows:

$$[\text{Per Credit Rate}] \times [12 \text{ credits}] \text{ MINUS } [\$500 \text{ scholarship}] = [\text{Billable Tuition Amount}]$$

Michigan Competitive Scholarship (MCS)

Michigan Tuition Grant (MTG)

- Q. When and how is cumulative Grade Point Average (GPA) reported to SSG?
 A. You are responsible to report in MiSSG cumulative GPA at the end of each academic year. This will determine a student's eligibility for program benefits for the next academic year.

Michigan Nursing Scholarship (MNS)

Q. What is the Michigan Nursing Scholarship?

A. MNS was enacted in 2002 (P.A. 591) to establish an educational scholarship program for eligible resident students enrolled in certain nursing programs.

Q. Is the Michigan Nursing Scholarship (MNS) still available?

A. Yes, contact the college financial aid office.

Stafford Loan Forgiveness Program for Teachers

Q. What is the Teacher Loan Forgiveness Program?

A. The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue to teach in low-income areas. Under this program, individuals who teach full-time for five consecutive complete academic years in certain elementary and secondary institutions that serve low-income families, and meet other qualifications, may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on Federal Family Education loans and/or Direct Loan Program loans.

Q. What is the Teacher Cancellation Low Income (TCLI) Directory?

A. The TCLI Directory is a list of public and private nonprofit elementary and secondary schools designated by the U.S. Department of Education as having a high concentration of students from low-income families. The TCLI Directory also lists educational service agencies authorized by State statute that have been designated as serving a high concentration of low-income families. SSG maintains the Michigan entities on this list. The TCLI Directory can be found under the Forms and Publications tab on our Web site at www.michigan.gov/ssg.

Q. Who is considered a teacher for loan forgiveness?

A. A teacher is a person who provides K-12 direct classroom teaching or classroom teaching in a non-classroom setting, including special education teachers. Head Start, pre-K, school librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of this program, unless they primarily provide direct and personal education services to students.

Staff and SSG Contact Information

Outreach Services

Ingrid Clover
Chad Somerville

Program Processing/Review

Flora Boles
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

Stacy Cardwell, Executive Secretary

Student Scholarships and Grants Mission

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



Student Scholarships and Grants

Michigan Department of Treasury
Student Financial Services Bureau

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

SSG@michigan.gov

www.michigan.gov/SSG

Facebook: facebook.com/mistudentaid

Twitter: @MiStudentAid

SSG has provided this document to assist Financial Aid Professionals.