Dear Financial Aid Administrator:

Student Scholarships and Grants (SSG), a division within the Student Financial Services Bureau (SFSB) in the Michigan Department of Treasury (Treasury), works to remove barriers for Michigan students by providing aid programs, resources, and information.

SSG administers eleven grant, scholarship, and resource programs. Our programs provide more than $130 million to over 75,000 students annually. We cannot do the work that we do without relying on our partners; high school counselors, college access professionals, and YOU!

SSG works to:

- Determine eligibility and policies for programs, while complying with legislative intent.
- Disburse funds to postsecondary institutions on behalf of students.
- Utilize the MiSSG digital solution system to identify eligible students for institutions, provide reporting and data, and manage program funds.
- Promote college access initiatives.

The State Programs Procedures Manual - Overview of Operations for Financial Aid Professionals provides 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 and to maintain compliance with the administration of State aid programs.

As our partner, we want to work with you. If you have questions or suggestions, please contact our Customer Care Center at 1-888-447-2687 or mistudentaid@michigan.gov. We appreciate your support as we work together to help Michigan students make college accessible, affordable, and achievable.

Sincerely,

Carla Foltyn, Director
Student Scholarships and Grants

Carla Foltyn, Director
Student Scholarships and Grants
Table of Contents

Michigan Department of Treasury – Student Financial Services Bureau ........................................6
Role of SSG .................................................................................................................................6
GovDelivery ...............................................................................................................................6
State of Michigan Financial Aid Programs ..................................................................................6
  Children of Veterans Tuition Grant (CVTG) ...........................................................................6
  CVTG Quick Reference: .........................................................................................................6
  Dual Enrollment (DE) ..............................................................................................................6
  Fostering Futures Scholarship (FFS) .......................................................................................7
  FFS Quick Reference ..............................................................................................................7
  Michigan Competitive Scholarship (MCS) .............................................................................7
  MCS Quick Reference ...........................................................................................................7
  Michigan Tuition Grant (MTG) ...............................................................................................7
  MTG Quick Reference ............................................................................................................7
  Police Officer’s and Fire Fighter’s Survivor Tuition Grant (STG) ...........................................7
  STG Quick Reference ...........................................................................................................7
  Talent for Tomorrow Scholarship (TTS) ................................................................................7
  TTS Quick Reference ............................................................................................................7
  Tuition Incentive Program (TIP) ............................................................................................7
  TIP Quick Reference ..............................................................................................................8
MiSSG for College Administrators ............................................................................................8
  Overview of MiSSG ..............................................................................................................8
  Supported Programs in MiSSG ................................................................................................8
  FAFSA Transaction Updates ..................................................................................................8
  Which Student Records Can Be Viewed? ................................................................................8
  Student Record Transfers in MiSSG .......................................................................................8
Current Services ..........................................................................................................................8
  MiSSG ......................................................................................................................................8
  How to Access MiSSG as a Student User ..............................................................................9
  How to Access MiSSG as a School User ...............................................................................9
  Outreach Services: Promoting College Access and Financial Literacy ..................................9
  Teacher Cancellation Low Income (TCLI) Directory .............................................................9
Applying for SSG Programs .........................................................................................................9
  Deadline Summary for 2018-19 ............................................................................................9
Participating Institutions .............................................................................................................10
Funding ......................................................................................................................................11
Calendar Definitions and Schedule ........................................................................................11
SSG Program Payment Schedule .............................................................................................12
### Program Limits
- MCS and MTG ................................................................. 23
- STG ................................................................................. 24
- DE ................................................................................. 24
- CVTG, FFS, GEAR UP, TIP, TTS ......................................... 24

### Citizenship Requirements
- Selective Service ................................................................. 24
- Satisfactory Academic Progress/Grade Point Average ................. 25
- Incarceration, Felony, and Drug Offenses .................................. 25
- Loan Default ........................................................................ 25
- Order of Packaging ................................................................ 25
- Multiple Awards ................................................................... 25
- Veterans Benefits ................................................................... 26
- Consortium Agreements .......................................................... 26
- Guest Students ...................................................................... 27
- In-District or Out-of-District ....................................................... 27
- Appeals to SSG and Executive Decisions ..................................... 28

### Children of Veterans Tuition Grant
- Description ........................................................................... 28
- Application ............................................................................ 28
- Program Award Information .................................................... 28
- Program Limits ....................................................................... 28
- Student Requirements/Eligibility .............................................. 28
- Special Requirements ............................................................... 28
- Additional Program Details ....................................................... 29

### Dual Enrollment
- Description ........................................................................... 30
- Application ............................................................................ 30
- Program Award Information .................................................... 30
- Program Limits ....................................................................... 30
- Student Requirements ............................................................... 30
- Special Requirements ............................................................... 30
- Additional Program Details ....................................................... 30
- For More Information ............................................................. 31

### Fostering Futures Scholarship
- Description ........................................................................... 32
- Application ............................................................................ 32
- Program Award Information .................................................... 32
- Program Limits ....................................................................... 32
- Student Requirements/Eligibility .............................................. 32
Michigan Department of Treasury – Student Financial Services Bureau

Student Scholarships and Grants (SSG) is a division within the Student Financial Services Bureau (SFSB). The Student Financial Services Bureau is publicly branded as MI Student Aid. Other divisions within the Bureau include 529 Savings Plans and Student Loan Repayments.

The 529 Savings Plan Division consists of Michigan Education Trust (MET), Michigan Education Savings Program (MESP), and MiABLE, a tax advantaged savings program for individuals with disabilities.

The Student Loan Repayment Division includes the Michigan Guaranty Agency (MGA) and Student Loan Programs (SLP), which administered Michigan’s alternative student loan program (MI-LOAN). The Student Loan Repayment Division no longer guarantees or issues new loans; instead, the Division works to assist borrowers with default aversion, forgiveness/discharge programs, student payment plans, consolidations, and rehabilitations.

The Student Financial Services Bureau is housed within Treasury.

Role of SSG

SSG administers student financial aid programs and essential services to students and families relative to college access.

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

GovDelivery

Program updates and information are sent to financial aid administrators via GovDelivery.

If you currently do not receive GovDelivery messages, please send an email to mistudentaid@michigan.gov to request that you are added to the listserv for financial aid administrators. Please review and reference these messages to keep up-to-date on important State of Michigan aid program information.

State of Michigan Financial Aid Programs

All programs are administered in accordance with legislative direction and per administrative rules approved by the Michigan Department of Treasury’s Student Financial Services Bureau.

For detailed information on these programs, refer to the Fact Sheets at the end of the document.

Children of Veterans Tuition Grant (CVTG)
The Children of Veterans Tuition Grant (CVTG) provides undergraduate tuition assistance to the children of qualified Michigan veterans who are deceased, totally and permanently disabled, or missing in action (MIA), due to a service-connected injury or illness.

CVTG Quick Reference:
- Submission Deadline: None
- Special Application: Yes, one-time.
- AY2018-19 Award Amount: $2,800

Dual Enrollment (DE)
The Michigan Department of Education (MDE) administers the Dual Enrollment program allowing students to
earn college credit while in high school. MDE works closely with SSG for students attending private high schools. Payments are made to eligible institutions for high school students from private high schools who dually enroll in college courses. Detailed information is available on the MDE Web site.

**Fostering Futures Scholarship (FFS)**
The Fostering Futures Scholarship (FFS) provides awards designed to assist former foster care students with college expenses. The State of Michigan works with individuals, community organizations, and businesses to encourage charitable contributions that go toward FFS funds.

*FFS Quick Reference:*
- Submission Deadline: June 30
- Special Application: Yes, annual.
- AY2018-19 Award Amount: $3,000

**Michigan Competitive Scholarship (MCS)** – The Michigan Competitive Scholarship (MCS) provides renewable scholarships for undergraduate students attending eligible Michigan postsecondary institutions. Awards are based on both academic merit and financial need.

*MCS Quick Reference:*
- Submission Deadline: March 1
- Special Application: No, just FAFSA.
- AY2018-19 Award Amount: $1,000

**Michigan Tuition Grant (MTG)** – Provides need-based renewable scholarships for undergraduate students attending eligible private or independent degree-granting non-profit institutions.

*MTG Quick Reference:*
- Submission Deadline: March 1
- Special Application: No, just FAFSA.
- AY2018-19 Award Amount: $2,400

**Police Officer’s and Fire Fighter’s Survivor Tuition Grant (STG)** – The Police Officer’s and Fire Fighter’s Survivor Tuition Act provides for the waiver of tuition at a Michigan community college or public university for children and surviving spouses of Michigan police officers and fire fighters killed in the line of duty. The program is intended to provide an educational benefit to the spouse and children of police officers and fire fighters who made the ultimate sacrifice for their communities and the citizens of Michigan.

*STG Quick Reference:*
- Submission Deadline: None
- Special Application: Yes, annual.
- AY2018-19 Award Amount: Varies

**Talent for Tomorrow Scholarship (TTS)** – Assists low-income students with the cost of obtaining a qualifying degree or credential in a high-demand field from an approved Michigan postsecondary institution.

*TTS Quick Reference:*
- Submission Deadline: None
- Special Application: TBD
- AY2018-19 Award Amount: Varies

**Tuition Incentive Program (TIP)** – A program that encourages high school completion with the incentive of tuition assistance in college. Eligible students are those who have or have had Michigan Medicaid coverage for 24 months within a 36-consecutive month period as identified by the Michigan Department of Health and Human Services (MDHHS).
**TIP Quick Reference:**
- Submission Deadline: August 31 of senior year.
- Special Application: Yes, one-time.
- AY2018-19 Award Amount: Varies

**MiSSG for College Administrators**

**Overview of MiSSG**
MiSSG allows financial aid professionals, referred to as School Users, to work with student records, clear errors, run reports, and perform awarding tasks such as certification, requesting reimbursement, and award adjustments. MiSSG also tracks and posts quarterly payments from SSG to postsecondary institutions for the supported grant programs.

**Supported Programs in MiSSG**
*As of Fall 2018-19, the following programs have been added to MiSSG:*
- Children of Veterans Tuition Grant
- Dual Enrollment
- Fostering Futures Scholarship
- Michigan Competitive Scholarship
- Michigan GEAR UP Scholarship
- Michigan Tuition Grant
- Police Officer’s and Fire Fighter’s Survivor Tuition Grant
- Talent for Tomorrow Scholarship
  - Development is expected to conclude in the first quarter of Fiscal Year 2019.
- Tuition Incentive Program

**FAFSA Transaction Updates**
MiSSG will now load FAFSA transactions throughout the entire academic year. All subsequent transactions will continue to be stored, but not automatically updated after July 6.

**Which Student Records Can Be Viewed?**
School Users may only access student records that have been assigned to their institution or have had a payment associated with an award at their institution. Student records are primarily assigned based on which institution occupied the first institution position on the FAFSA. Students may also have their records transferred, which changes the institution able to view the records.

Only SSG can initiate a term transfer for a student if a payment has been already associated with an award of the same term.

**Student Record Transfers in MiSSG**
There are two ways for a student’s records to be transferred to a new institution:
- The student performs a transfer via the MiSSG Student Portal.
- SSG performs a transfer via MiSSG.
  - To request a transfer, contact SSG with the student’s name, transfer term, and last four of SSN at:
    - mistudentaid@michigan.gov, or
    - 1-888-447-2687

**Current Services**
MiSSG – MiSSG provides students, high school counselors, and college financial aid personnel access to records, applications, and information from SSG.
How to Access MiSSG as a Student User
For students to have access to the MiSSG Student Portal, they must have a current-year Free Application for Federal Student Aid (FAFSA) on file or have a Tuition Incentive Program (TIP) record. First-time Student Users must have their Social Security number when creating an account.

How to Access MiSSG as a School User
An aid director must complete and submit the College Security Access Form before any user accounts will be created for personnel at that institution. Each user at the school will need to have a security level assigned for each program which will determine which features inside MiSSG are available. Login information will be sent to new users shortly after the form is processed by SSG.

To maintain MiSSG access, the aid director must complete and submit a new College Security Access Form each academic year.

Outreach Services: Promoting College Access and Financial Literacy – MI Student Aid is actively involved in promoting postsecondary education, financial education, and financial aid options to Michigan students and families. Our services include: college fairs, MI Student Aid presentations at schools for students and families, financial education presentations, MI Student Aid publications, Webinars, social media updates, videos, and collaboration with MI Student Aid partners.

Teacher Cancellation Low Income (TCLI) Directory – The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue to teach in low income areas. Under this program, individuals who teach full-time for five consecutive complete academic years in certain elementary and secondary institutions may be eligible for forgiveness of up to a combined total of $17,500 on their Federal Family Education Loan and/or Direct Loan Program loans. The U.S. Department of Education maintains a list of eligible institutions known as the Teacher Cancellation Low-Income (TCLI) Directory. The TCLI Directory can also be found on SSG’s Web site.

Applying for SSG Programs
Beginning in Academic Year 2018-19, students must complete the FAFSA when applying for State financial aid. For MCS, MTG, and FFS, the FAFSA is required to demonstrate financial need. The Tuition Incentive Program (TIP) has an application that must be completed prior to high school graduation or its recognized equivalent and prior to age 20. The application can be completed via the MiSSG Student Portal or by calling SSG.

Some SSG programs also require an additional application. Please review our Web site for more details.
- Children of Veterans Tuition Grant
- Police Officer’s and Fire Fighter’s Survivor Tuition Grant
- Fostering Futures Scholarship

Deadline Summary for 2018-19

<table>
<thead>
<tr>
<th>Program</th>
<th>Program Application Deadline</th>
<th>FAFSA Submission Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>CVTG</td>
<td>Prior to 4th Quarter Payment</td>
<td>June 30, 2019</td>
</tr>
<tr>
<td>FFS</td>
<td>June 30, 2018</td>
<td>June 30, 2019</td>
</tr>
<tr>
<td>MCS</td>
<td>March 1, 2018</td>
<td>March 1, 2018</td>
</tr>
<tr>
<td>MI GEAR UP</td>
<td>Prior to 4th Quarter Payment</td>
<td>June 30, 2019</td>
</tr>
<tr>
<td>MTG</td>
<td>March 1, 2018</td>
<td>March 1, 2018</td>
</tr>
<tr>
<td>-----</td>
<td>--------------</td>
<td>--------------</td>
</tr>
<tr>
<td>STG</td>
<td>Prior to 4th Quarter Payment</td>
<td>June 30, 2019</td>
</tr>
<tr>
<td>TTS</td>
<td>Prior to 4th Quarter Payment</td>
<td>June 30, 2019</td>
</tr>
<tr>
<td>TIP</td>
<td>Prior to 4th Quarter Payment</td>
<td>June 30, 2019</td>
</tr>
</tbody>
</table>

### Participating Institutions

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

**Note:** 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.

<table>
<thead>
<tr>
<th>Program</th>
<th>FY17</th>
<th>FY18</th>
<th>FY19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children of Veterans Tuition Grant and Survivor</td>
<td>$1,400,000</td>
<td>$1,400,000</td>
<td>$1,400,000</td>
</tr>
<tr>
<td>Tuition Grant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dual Enrollment</td>
<td>$1,507,600</td>
<td>$2,007,600</td>
<td>$2,007,600</td>
</tr>
<tr>
<td>Fostering Futures Scholarship</td>
<td>$750,000</td>
<td>$750,000</td>
<td>$750,000</td>
</tr>
<tr>
<td>Michigan Competitive Scholarship</td>
<td>$18,361,700</td>
<td>$26,361,700</td>
<td>$32,361,700</td>
</tr>
<tr>
<td>Michigan GEAR UP Scholarship</td>
<td>$3,200,000</td>
<td>$3,200,000</td>
<td>$3,200,000</td>
</tr>
<tr>
<td>Talent for Tomorrow Scholarship</td>
<td>n/a</td>
<td>n/a</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Michigan Tuition Grant</td>
<td>$35,021,500</td>
<td>$38,021,500</td>
<td>$38,021,500</td>
</tr>
<tr>
<td>Tuition Incentive Program</td>
<td>$53,000,000</td>
<td>$58,300,000</td>
<td>$64,300,000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$113,240,800</td>
<td>$130,040,800</td>
<td>$147,040,800</td>
</tr>
</tbody>
</table>

Calendar Definitions and Schedule
Three types of ‘years’ are defined by SSG:
- A calendar year is January 1 through December 31.
- A fiscal year is October 1 through September 30.
- An academic year is September 1 through August 31.

Within an academic year, postsecondary institutions have either semesters or terms, which will change the effective start dates used during the payment process and to evaluate student awards.

For all institutions, SSG considers summer to be the trailer for all State programs.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Semester Name in MiSSG</th>
<th>Start Date Used for Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Fall</td>
<td>08/22/2018</td>
</tr>
<tr>
<td>2nd</td>
<td>Spring</td>
<td>01/05/2019</td>
</tr>
<tr>
<td>3rd</td>
<td>Summer</td>
<td>05/05/2019</td>
</tr>
<tr>
<td>Term</td>
<td>Term Name in MiSSG</td>
<td>Start Date Used for Evaluation</td>
</tr>
<tr>
<td>1st</td>
<td>Fall</td>
<td>08/22/2018</td>
</tr>
<tr>
<td>2nd</td>
<td>Winter</td>
<td>01/09/2019</td>
</tr>
<tr>
<td>3rd</td>
<td>Spring</td>
<td>04/01/2019</td>
</tr>
<tr>
<td>4th</td>
<td>Summer</td>
<td>06/20/2019</td>
</tr>
</tbody>
</table>
SSG Program Payment Schedule

Program Payment Schedule
Academic Year 2018-19

MI Student Aid Programs
✓ Children of Veterans Tuition Grant (CVTG)
✓ Dual Enrollment (DE)
✓ Factoring Futures Scholarship (FFS)
✓ Michigan Competitive Scholarship (MCS)
✓ Michigan GEAR UP Scholarship (MI GEAR UP)
✓ Michigan Tuition Grant (MTG)
✓ Police Officer's and Fire Fighter's Survivor Tuition Grant (STG)
✓ Talent for Tomorrow Scholarship (TTS)
✓ Tuition Incentive Program (TIP)

Dates are subject to change and payments require approved and available funding.

MiSSG Semester/Term Open Dates
A Reimbursement Request or Certification for an award cannot be submitted until the appropriate semester/term opens.

<table>
<thead>
<tr>
<th>Event Type</th>
<th>Date Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall Opens</td>
<td>September 17, 2018</td>
</tr>
<tr>
<td>Winter Opens</td>
<td>January 7, 2019</td>
</tr>
<tr>
<td>Spring Opens</td>
<td>January 8, 2019</td>
</tr>
<tr>
<td>Summer Opens</td>
<td>June 3, 2019</td>
</tr>
</tbody>
</table>

MiSSG Payment Dates
All payments are processed through MiSSG and will only include awards that have had a Reimbursement Request or Certification successfully submitted prior to the payment.

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Payment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarter 1</td>
<td>November 5, 2018</td>
</tr>
<tr>
<td>Quarter 2</td>
<td>February 25, 2019</td>
</tr>
<tr>
<td>Quarter 3</td>
<td>May 13, 2019</td>
</tr>
<tr>
<td>Quarter 4</td>
<td>August 5, 2019</td>
</tr>
</tbody>
</table>

STG Payment Dates
STG has a different payment schedule than the other programs in MiSSG. Additionally, student transcripts must be verified before payment may be issued.

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Payment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarter 1</td>
<td>January 21, 2019</td>
</tr>
<tr>
<td>Quarter 2</td>
<td>May 20, 2019</td>
</tr>
<tr>
<td>Quarter 3</td>
<td>August 12, 2019</td>
</tr>
</tbody>
</table>

Dual Enrollment Payment Dates
Dual Enrollment payments are generated every month rather than once a quarter for each award received from the Michigan Department of Education (MDE).

Dual Enrollment Payments
Payments for Dual Enrollment are processed in the second week of each month.
**MCS and MTG: Institutional Budget**
MISSG requires prior year institutional budgets when calculating current year awards. MISSG begins loading ISIRs and making tentative awards to students in late fall. Since institutional budgets are often not finalized until the following summer, prior year budgets must be used.

Example: The 2019-20 ISIRs begin loading in October/November 2018. The 2019-20 academic budgets are not finalized until June/July 2019.

Institutional budgets used to calculate 2019-20 awards must be entered in MISSG by September 2018 using the School Profile tab and then Budget. Institutions need only to update the MCS budget page. For private institutions, MTG budgets are automatically updated to match MCS budgets. However, School Users are always encouraged to verify their information.

**MCS and MTG: Calculation of Award**
To establish initial eligibility, SSG uses the institutional budget in MISSG for the student’s grade level (determined by the FAFSA) and a student’s Factored Family Contribution (FFC) which is the Federal EFC multiplied by 1.25.

If the FFC is less than the institutional budget for the grade level, then financial need is demonstrated. Should need be demonstrated, then the lesser of the difference between the demonstrated need (budget – FFC) and the maximum award amount is used as the actual amount awarded.

Note: If the actual amount awarded is less than $100, then the award is increased to $100.

After the initial eligibility is established, the institution does not need to re-calculate based on a change in Cost of Attendance (COA) or budget.

**MCS and MTG: Monitoring of Award**
The institution must monitor that the student does not have other tuition-specific aid or other financial resources that would exceed the student’s need or tuition and fees (whichever is less). The current institutional budget may be used when monitoring awards.

Note: A $300 buffer ($150 per semester, $100 per term) may be used annually.

**Tuition-specific Awards**
If a student receives an additional tuition-specific award, the institution must monitor that the combination of the additional award and the State award does not exceed the student’s need or tuition and fees. To evaluate, subtract the EFC from the current institutional budget for the appropriate grade level, which may differ from the institutional budget MISSG used to calculate the student’s initial eligibility. Next, subtract other tuition-specific aid from need to determine the new demonstrated need.
### EXAMPLE

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a)</td>
<td>Current Institutional Budget</td>
</tr>
<tr>
<td>b)</td>
<td>EFC</td>
</tr>
<tr>
<td>c)</td>
<td>Need (a minus b)</td>
</tr>
<tr>
<td>d)</td>
<td>Other Tuition-specific Aid</td>
</tr>
<tr>
<td>e)</td>
<td>Demonstrated Need (c minus d)</td>
</tr>
<tr>
<td>f)</td>
<td>Buffer</td>
</tr>
<tr>
<td>g)</td>
<td>Revised Need (e plus f)</td>
</tr>
</tbody>
</table>

- a) Current Institutional Budget: $25,000
- b) EFC: $15,000
- c) Need (a minus b): $10,000
- d) Other Tuition-specific Aid: $6,000
- e) Demonstrated Need (c minus d): $4,000
- f) Buffer: $300
- g) Revised Need (e plus f): $4,300

Student need is $4,300; therefore, award can be certified at full award value if equal to or less than $4,300.

### Other Financial Resources

It is the institution’s responsibility to monitor a student’s total financial resources and adjust State awards when over awarding occurs. Other financial resources include: scholarships, grants, veteran’s education benefits, tuition reimbursement programs, and Michigan Education Trust (MET). Other resources may equal a student’s remaining need plus a $300 buffer. To evaluate, subtract the EFC from the current institutional budget. The current institutional budget may differ from the budget in MiSSG used to calculate the student’s initial eligibility.

Note: The revised State award cannot be higher than the initial award.

### MCS and MTG: Payment Process

Payment amounts are based on the total available appropriation and are prorated throughout the State’s fiscal year as:

- 1st Quarter (October-December) = 50%
- 2nd Quarter (January-March) = 30%
- 3rd Quarter (April-June) = 10%
- 4th Quarter (July-September) = 10%

Payments to institutions are calculated based on the sum total of students verified for enrollment through the certification process within MiSSG at the time of the relevant quarter’s payment file creation. Payments for the 4th quarter will be made once the institution has verified all student records and balanced fund amounts for the year with SSG ([See MCS/MTG: Year-end Balancing](#)).

### MCS at Private Non-profit Institutions

For private non-profit institutions, the payment amounts from MCS require further explanation since MCS awards at such institutions are made to equal MTG awards and are; therefore, a combination of MCS and MTG funds. The MCS award will be increased by using MTG funds, referred to as an MTG supplement, to cover the difference between the awards.
**MCS Supplement Calculation**

\[ \text{[MTG Maximum Award]} - \text{[MCS Maximum Award]} = \text{[MTG Supplement Amount]} \]

For example, in a given academic year, if the maximum award for MTG is $2,400 and the maximum award for MCS is $1,000, then the MCS award would have to be increased to $2,400 by adding $1,400 of MTG supplement funds.

\[ $2,400 \text{ [MTG]} - $1,000 \text{ [MCS]} = $1,400 \text{ [MTG Supplement]} \]

Note: Funds used by MTG supplements are counted when determining if a school has reached the $4.2 million institutional cap.

**MCS and MTG: Year-end Balancing**

Near the 4th quarter payment, aid offices should prepare for year-end balancing for MCS and MTG.

To prepare for year-end balancing within MiSSG, the following steps should be followed:

- Under the MiSSG tab, click Report, then click on School Totals Report.
- The School Totals Report is a listing of your awarded students by semester/term and should be compared to your internal records.
- Select the 2018-19 Academic Year and the Aid Program, then click Generate Report.
- Review your Total Award amount.
- After you have your Total Award amount, click the tab on the left menu for either the Michigan Competitive Scholarship or the Michigan Tuition Grant.
- Click on Payment History.
- Review the Payment Total amount in the Payment History.
- Compare this figure with the total indicated on your School Totals Report.
- Reviewing these figures will determine if your institution owes a refund from an overpayment or if our office owes your institution a 4th quarter payment.

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

**All institutions must balance expenditures for State programs with SSG at year-end (by July 16).**

**Reimbursement Programs**

CVTG, FFS, MI GEAR UP, STG, TIP and TTS are considered reimbursement programs which means:

- The student is determined to be eligible by SSG.
- The student is notified by SSG regarding program eligibility and lists of eligible students are provided via MiSSG to institutions.
- The student is responsible for informing the institution of their eligibility.
- The institution verifies eligibility criteria for SSG.
- The institution is paid quarterly based on the amount of reimbursement requests processed in MiSSG.
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; however, provides lists of awarded students to the institution.
- The institution certifies enrollment criteria for SSG.
- The institution receives a quarterly percentage of their total aggregate amount.

Institutional Verifications
Institutions are required to verify student record compliance with program requirements for the following areas:

- Evidence of a high school diploma, certificate of completion, its recognized equivalent, or home-school diploma.
  - Home-schooled students may be eligible if the institution accepts the home-school documents as proof of high school completion.
- Enrollment.
- Satisfactory Academic Progress (SAP).
- Grade Point Average (GPA).
  - Depending on program requirements.
- Default status on Federal and State student loans.

The eligibility requirements are legislatively mandated; however, how they are verified is at the discretion of each institution. Typically, these are verified through review of ISIR codes, institutional admission standards (high school diploma/completion), and institutional academic records (SAP and GPA).

Institutions no longer need to verify citizenship, date of birth, loan default, and residency for students who have been identified eligible in MiSSG.

Download Roster File Availability
Downloadable rosters for MCS, MTG, and TIP will become available for all applicable terms at the beginning of the academic year. The files will contain only students who MiSSG believes meet the requirements of the award program at the School User’s institution.

The layout of the download rosters is defined in each program’s file format document:
- MCS and MTG Download Certification Roster File Format
- TIP Download Reimbursement Request Roster File Format

All file formats are available at www.michigan.gov/missg in the ‘MiSSG File Formats for College Administrators’ section.

CVTG and STG do not have download rosters because both programs only accept reimbursement requests through the online interface. School Users wishing to identify their CVTG or STG students should download a copy of the Eligible Students Report from MiSSG > Reports > Activity Reports > Eligible Students Report.
Certification and Reimbursement Request Availability

Exact dates for each program will be announced through GovDelivery messages as each term’s certification or reimbursement request window draws near.

<table>
<thead>
<tr>
<th>Semester Name in MiSSG</th>
<th>Estimated Availability Date</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>September 2018</td>
<td></td>
</tr>
<tr>
<td>Spring</td>
<td>January 2019</td>
<td></td>
</tr>
<tr>
<td>Summer</td>
<td>June 2019</td>
<td>If program allows for summer awarding.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term Name in MiSSG</th>
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<th>Notes</th>
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<tr>
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</tr>
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<td>January 2019</td>
<td></td>
</tr>
<tr>
<td>Summer</td>
<td>June 2019</td>
<td>If program allows for summer awarding.</td>
</tr>
</tbody>
</table>

Methods of Certifying Awards and Requesting Reimbursement in MiSSG

The two methods of certifying awards or requesting reimbursement in MiSSG are uploading a file to process awards in batch or using the online interface to process awards individually.

<table>
<thead>
<tr>
<th>Method</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upload File</td>
<td>• Able to process many students in batch with a single file.</td>
<td>• Requires more technical proficiency to use successfully than the online interface method.</td>
</tr>
<tr>
<td></td>
<td>• Can have the file generated and exported from the institution’s internal data system.</td>
<td>• Overcoming file line errors can be frustrating to some users.</td>
</tr>
<tr>
<td>Online Interface</td>
<td>• Able to quickly process a single student.</td>
<td>• Is much slower to process many students compared to the upload file method.</td>
</tr>
<tr>
<td></td>
<td>• Errors can be corrected in real time.</td>
<td>• Manual process.</td>
</tr>
<tr>
<td></td>
<td>• Easier to use.</td>
<td></td>
</tr>
</tbody>
</table>

Note: The online interface is the only way to submit reimbursement requests for CVTG and STG.

CVTG Reimbursement Requests

Reimbursement requests must be submitted for individual students using the online interface method. To do so, navigate to the Reimbursement Request menu under the Children of Veterans Tuition Grant menu, select a term, and click the Request Reimbursement button.
**FFS Certification Rosters**
Each FFS award is required to be certified prior to being included in quarterly payment files.

Certification may occur for students individually by using the online interface method. To do so, navigate to the Certification menu item under the Fostering Futures Scholarship menu, select a term, and click the Certification Roster button.

**MCS and MTG Certification Rosters**
Each MCS and MTG award is required to be certified prior to being included in quarterly payment files.

Awards can be certified with an uploaded text file that the institution can create by using the Download Roster File as a base or by other methods such as exporting a text file from the institution’s own internal system. The uploaded file must meet the specifications listed in the [MCS and MTG Upload Certification Roster File Format](www.michigan.gov/missg) which is available at www.michigan.gov/missg in the ‘MiSSG File Formats for College Administrators’ section.

Alternatively, certification may occur for students individually by using the online interface method. To do so, navigate to the Certification menu item under the Michigan Competitive Scholarship or Michigan Tuition Grant menus, select a term, and click the Certification Roster button.

**MI GEAR UP Certification Rosters**
Each MI GEAR UP award is required to be certified prior to being included in quarterly payment files.

Certification may occur for students individually by using the online interface method. To do so, navigate to the Certification menu item under the MI GEAR UP Scholarship menu, select a term, and click the Certification Roster button.

**STG Reimbursement Requests**
Reimbursement requests must be submitted for individual students using the online interface method. To do so, navigate to the Reimbursement Request menu under the Survivor Tuition Grant menu, select a term, and click the Request Reimbursement button.

Note: An STG student’s transcript must still be submitted to our office before reimbursement will be processed.

**TIP Reimbursement Request Files**
Reimbursement requests may be submitted with an uploaded text file that the institution can create from using the Download Roster File as a base or by other methods such as exporting a text file from the institution’s own internal system. The uploaded file must meet the specifications listed in the [TIP Upload Reimbursement File Format](www.michigan.gov/missg) which is available at www.michigan.gov/missg in the ‘MiSSG File Formats for College Administrators’ section.

Alternatively, reimbursement requests may be submitted for individual students by using the online interface method. To do so, navigate to the TIP Reimbursement Request menu item under the Tuition Incentive Program menu, select a term, and click the Reimbursement Roster button.
The most recent institution that submits a reimbursement for a student, prior to payment processing, is where funds will be disbursed to.

**Payments**

All payments are made to the institution on behalf of the students. Payments are made through the State’s Statewide Integrated Governmental Management Applications (SIGMA) system and are processed via electronic funds transfer (EFT). For information on how to become a vendor visit the [State Budget Office’s SIGMA Vendors Page](#).

SSG provides an annual certification and payment schedule indicating due dates for all programs.

Review the [SSG Payment Schedule](#) on page 13.

- Payments are disbursed on a quarterly basis and are made only for students enrolled in the current academic year. Payment should be credited to the student’s account unless the student has already satisfied financial obligations to the institution; in such cases, all or part of the award may be paid directly to the student.
- Payments are only made for the current academic year. Prior-year billings will not be processed.
- Within the parameters of the student’s enrollment status and other tuition-specific aid, the total award amount for the academic year may be divided among semesters/terms at the discretion of the financial aid director.

**Refunds**

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

Times when you will receive a billing notice:

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

Note: If your institution is required to submit a refund, please utilize the [SSG Refund Worksheet](#) available on our Web site.

**Reporting**

All institutions are required to report budget information within MiSSG yearly. Institutions that receive MTG funds are required to report data yearly (pursuant to Public Act 265 of 2018) that includes MTG recipients, MTG recipients in remedial education classes, and total Pell recipients who also receive MTG. MTG data is collected by the Michigan Independent Colleges and Universities (MICU) and submitted to Treasury on behalf of the entire MICU membership. Institutions are required to report data yearly (pursuant to Public Act 265 of 2018) to the Center for Educational Performance and Information (CEPI).

**Record Retention**

All institutions are required to keep records for three 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 scope of a program review is typically one prior academic year at a time. The purpose of the review is to examine compliance with program regulations, identify problems, answer questions relative to reporting requirements, and to offer assistance regarding policies and procedures that will enhance the administration of the financial aid programs.

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

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 the Michigan Department of Licensing and Regulatory Affairs' (LARA) 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.

Program Eligibility Requirements
All State programs:

- Require Michigan residency.
- Require U.S. citizenship, permanent residency, or approved refugee status. (Undocumented students do not qualify.)
- Beginning Academic Year 2018-19, require a student file the Free Application for Federal Student Aid (FAFSA).
- Must be used at approved Michigan colleges and universities.
- Require non-default on a Federal or State student loan.
- Require a high school diploma, certificate of completion, or its recognized equivalent. (With the exception of Dual Enrollment.)
- Require students maintain Satisfactory Academic Progress (SAP) as monitored by the institution.

High School Requirements

- Student must have earned a high school diploma, certificate of completion, or its recognized equivalent. Home-schooled students may be eligible if the institution accepts the home-school documents as proof of high school completion.
- Completion is defined as the date the student completed all course work or passed the recognized equivalent test rather than the date the student received the diploma or the date Michigan Department of Education (MDE) issued the certificate.
  - A certificate of completion is granted for the successful completion of a high school equivalency test. Approved State of Michigan high school equivalency tests are the following:
    - GED test developed by the GED Testing Service.
o Testing Assessing Secondary Completion (TASC) developed by CTS/McGraw-Hill.
o HISET test developed by the Education Testing Service (ETS).
o Comparable test approved by the Michigan Department of Talent and Economic Development (TED).

**FAFSA Requirements**
The FAFSA must be submitted; however, does not have to be completed or verified for the following programs:
• Children of Veterans Tuition Grant
• Michigan GEAR UP Scholarship
• Police Officer’s and Fire Fighter’s Survivor Tuition Grant
• Talent for Tomorrow Scholarship
• Tuition Incentive Program

The FAFSA must be submitted, completed, and verified for the following programs:
• Fostering Futures Scholarship
• Michigan Competitive Scholarship
• Michigan Tuition Grant

**Financial Need**
The following State programs are need-based:
• FFS
• MCS
• MTG

The following State programs do not require financial need:
• CVTG
• MI GEAR UP
• STG
• TTS
• TIP

**Enrollment Requirements**
• Enrolled at least half-time (at least six credit hours during any enrollment period, including summer) and pass courses at an approved, degree-granting, non-profit Michigan postsecondary institution.
• The student must be pursuing a certificate, associate, or bachelor’s degree.
• The student must be a Michigan resident as determined by institutional criteria.

**Online Courses**
SSG adheres to the Federal definition of “distance education” as defined in the 2017-18 Student Aid Handbook, volume 1, glossary.
• *Distance Education refers to instruction delivered to students who are physically separated from the instructors, to support regular and substantive interaction between students and instructor, whether in real time or through time delay...”*
• Students can receive State aid for distance education courses under these conditions:
o The courses must belong to an eligible program.
o The school must have the capability to effectively deliver distance education programs as determined by an approved accrediting agency.
• It is at the discretion of the institution whether or not to include any distance education classes when requesting payment from State aid.
• Distance Education course-specific fees cannot be covered by State aid.
• For TIP, tuition will only be reimbursed at the approved in-district rate (unless an out-of-district rate was approved).

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

**Residency Requirements**

**Determining Dependent Student Residency**
The parent’s state and date of residency is used to determine a dependent student’s residency. The parent(s) of a dependent student must have maintained continuous Michigan residency for the previous 12 months, beginning July 1 of the preceding calendar year to be considered a Michigan resident. If the date of residency on the FAFSA is July of the preceding year and the institution verifies that the date was July 1 of that year, the institution must notify SSG of the student’s eligibility.

**Determining Independent Student Residency**
The student’s state and date of residency is used to determine an independent student’s residency. An independent student must have maintained continuous Michigan residency for the previous 12 months, beginning July 1 of the preceding calendar year to be considered a Michigan resident.

**Residency Exceptions**
If the student does not meet one of the above conditions, then additional documentation is required. Following is a listed of suggested documents institutions may use when trying to establish a student’s residency. Institutions need to assure that the documentation is properly signed, certified, pertains to the residency period in question, adheres to the policy listed above, and is maintained in institution records.

- Michigan tax return
- Federal tax return with Michigan address
- Michigan tax statement with a location the same as the residency address
- Property tax assessment or payment records
- MDHHS Annual Income Statement
- Military/Ministry personnel certificate or letter denoting Michigan residency
- Michigan voter registration
- Michigan vehicle registration
- Michigan driver’s license (cannot be the sole document)
- Utility bills
- Rent receipts
- Statement from a third party, such as a community official who has personal knowledge of the student’s whereabouts for the period in question.

Note: Use of statement(s) is reserved for cases where preceding items are not available.

Michigan residents who temporarily leave the state for less than 12 months will immediately meet the residency requirements upon permanent return to the state. This applies to parents of dependent students and to independent students. The policy allows a 12-month grace period and permits continued eligibility.

If both parents of a dependent student have been Michigan residents and both parents leave the state, the student is eligible to renew the award for one year provided the parents resided in
Michigan during the calendar year of the award. If the parents move out of state during the preceding calendar year, the student does not remain eligible.

**Awarding Requirements**

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

**Fees** – Mandatory fees must be specified in the college’s course catalog as mandatory for all students as a condition of enrollment. Mandatory fees do not include course-specific fees, lab fees, or parking fees.

**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.

**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 2017-18 Student Aid Handbook, volume 2, chapter 2.

Note: SSG does not recognize contact or billable hours, only credit hours.

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

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

**Study Abroad**

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

**Withdraws and Enrollment Changes**

**MCS and MTG** – If a student withdraws at 100%, all program funds should be returned by reducing the award amount in MiSSG to $0 with a Refund Adjustment in the student’s Payment History if the student’s award was already paid. However, after the drop/add period, institutions may decide to instead keep the award money to offset costs incurred by the student. In this case the award should be left as is. The student’s Check Count remaining will be reduced as normal.

For program review purposes, adding a comment within MiSSG to the individual student record is recommended.

For students who are reduced from full-time to half-time, or three-quarter-time enrollment, perform a Refund Adjustment on the student’s Payment History for the previously certified award.
**STG** – Requests for reimbursement are submitted in MiSSG after the student’s classes have concluded. Transcripts must be reviewed by SSG prior to payment being disbursed.

Note: Classes that are withdrawn or failed will not be reimbursed.

**DE** – If a student withdraws, fails, or receives an incomplete, SSG will still make a disbursement to the institution. However, MDE will request that either the parent or college refunds SSG.

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

**Citizenship Requirements**

An eligible student must be:

- A U.S. citizen, or
- A U.S. national, or
- A U.S. permanent resident who has:
  - A Permanent resident card (I-51c), or
  - An Arrival-departure record (I-94) from the U.S. Department of Homeland Security showing one of the following designations:
    - “Refugee,” or
    - “Asylum Granted,” or
    - “Indefinite Parolee,” or
    - “Humanitarian Parole,” or
    - “Cuban-Haitian Entrant, Status Pending,” or
    - “Conditional Entrant” (valid only if issued before April 1, 1980).

Undocumented students do not qualify for State aid programs. There have been situations where undocumented students have received notification that they are TIP eligible. They are not eligible.

Listings of students that have met the Medicaid requirements of TIP are received from MDHHS and these listings are used to contact students of potential TIP eligibility. These listings do not check for citizenship status.

**Selective Service**

Registering with Selective Service is not a requirement for SSG State programs.
Satisfactory Academic Progress/Grade Point Average

Students must meet and maintain Satisfactory Academic Progress (SAP), as monitored by your institution. Students are eligible to receive program funds while in conditional SAP. For monitoring Grade Point Average (GPA), MCS requires a 2.0 GPA and CVTG requires a 2.25 GPA. GPA and SAP are to be monitored separately. The cumulative GPA for MCS and CVTG are to be monitored annually (end of spring). If the student has below the required GPA, they are not eligible for the following year’s award. If the student enrolls for summer, and the cumulative GPA increases, and the student meets the minimum GPA required, the award for the following year may be given.

Incarceration, Felony, and Drug Offenses

For CVTG, a student must not have been convicted of a felony involving an assault, physical injury, or death. For all programs, a student must not be incarcerated. Drug offenses do not affect a student’s eligibility for State programs.

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

Order of Packaging

Grants restricted to tuition and/or fees must be used before applying funds from State aid programs. Institutions will ensure all known aid is applied first.

Multiple Awards

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 a Promise Zone Scholarship.

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

If a student has a MET contract, MET must be applied before any State program with the exception of MCS. Funds from MCS can be applied to other educational expenses when a student has MET.

GEAR UP is not tuition-specific and can be used for educational expenses.
There are ten active Promise Zones in the state of Michigan:
1. Baldwin School District
2. Battle Creek School District
4. City of Detroit
5. Hazel Park School District
6. Lansing School District
8. Newaygo County
9. Pontiac School District
10. Saginaw School District

A “Promise Zone” should not be considered the same as the Kalamazoo Promise. The Kalamazoo Promise is a separate program and should be treated as any other outside scholarship for tuition and fees.

Veterans Benefits
For MCS only, veterans’ benefits received directly by the veteran are excluded from the financial aid packaging order. If a student has the following veterans’ benefits, State aid dollars are applied first:
- Chapter 30 Montgomery GI Bill
- Chapter 31 Vocational Rehabilitation and Employment
- Chapter 32 Veterans Educational Assistance Program
- Chapter 33 Post 9/11 GI Bill
- Chapter 1606 Montgomery GI Bill
- Chapter 1607 Reserve Assistance Program

The following veterans’ benefits are not excluded from the financial aid packaging order and must be applied before State aid dollars:
- Chapter 35 Dependents Educational Assistance Program
- ROTC Scholarships
- Michigan Children of Veterans Tuition Grant
- Military Tuition Assistance
- Army Continuing Education System
- Tuition Assistance for MI Air/Army National Guard
- Michigan Nation Guard State Tuition Assistance Program

For information on the Michigan National Guard State Tuition Assistance Program (MINGSTAP) contact the Michigan Department of Military and Veterans Affairs at 517-481-7640 or email mingstap@michigan.gov.

Consortium Agreements
SSG adheres to Federal requirements listed below regarding consortium agreements between institutions.

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

- The home institution must handle the financial aid records for the student (including all records necessary for verification of student eligibility).
- Reimbursement for the second institution cannot exceed the lower of the two rates. The student will be responsible for any additional costs.
- If the home institution is both a TIP Phase I and Phase II institution, and that institution has a student who is taking classes at a TIP Phase I institution, the student must be enrolled in an associate degree or certificate program at the home institution and the home institution is responsible for billing TIP at the Phase I institution rate.
- If the student’s home institution is a TIP Phase II institution only and does not offer an associate degree or certificate program, then the student may not receive Phase I benefits at the second institution, even if there is a consortium agreement in place, because the student could not have been pursuing an associate degree or qualifying certificate program at the home institution since they are not offered.
- If a student is taking classes at two TIP Phase I institutions with a consortium agreement, then one institution must be declared the home institution which will submit TIP requests for reimbursement to SSG and pay the second institution.

**Guest Students**

Students who are identified as guest students at your institution may receive SSG program funds if they:

- Have been a legal resident since July 1 of the previous calendar year, and
- Credits earned at your institution will be transferred and applied to a certificate or degree at their home institution, and
- They are currently enrolled in a degree seeking or certification program at their home institution, and
- The Guest Student Verification form has been completed.

Note: Students may not receive funds at two institutions at the same time.

**In-District or Out-of-District**

In addition to verifying student residency, institutions must also determine whether a student resides in-district or out-of-district. Residency is required for SSG program eligibility while being in-district or out-of-district would affect the tuition rate used for award calculations.

**Appeals to SSG and Executive Decisions**

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

Carla Foltyn, Director  
Student Scholarships and Grants Division  
Student Financial Services Bureau  
P.O. Box 30462  
Lansing, MI 48909
Children of Veterans Tuition Grant

Description
Provides undergraduate tuition assistance to the children of qualified Michigan veterans who are deceased, totally and permanently disabled, or missing in action (MIA), due to a service-connected injury or illness.

For full program details, please reference the Program Fact Sheet.

Application
A one-time CVTG-specific application must be completed for SSG to evaluate the student’s eligibility. The application can also be completed online in the MiSSG Student Portal at www.michigan.gov/missg.

Program Award Information
A student can receive up to $2,800 per academic year.

Maximum semester or term awards are based on enrollment; however, may not exceed the student’s tuition costs.

- An award made for full-time enrollment may not exceed $1,400 per semester or term.
- An award made for three-quarter-time enrollment may not exceed $1,050 per semester or term.
- An award made for half-time enrollment may not exceed $700 per semester or term.

Program Limits
Program eligibility ends when a student has:

- Received CVTG funds in four academic years; or
- Received the maximum total funding of $11,200; or
- Student has reached age 26.

Limited to approved and available funding.

Student Requirements/Eligibility
In addition to the rules for all State of Michigan programs, a CVTG student:

- Must be the natural or adopted child of a Michigan veteran.
- 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.
- For renewal, must maintain a minimum cumulative GPA of 2.25, which is monitored annually.

Special Requirements

Institution Requirements
Student must be attending a:

- Michigan public degree-granting, community college or public university; or
- Michigan private or independent degree-granting, non-profit institution.

Veteran Requirements
- Parent veteran Michigan residency requirement:
  - 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.
• Parent veteran must meet service-connected death or disability requirements.

Additional Program Details

Felony Reporting
• Should an institution become aware of a CVTG student who is convicted of a felony involving an assault, physical injury, or death, the institution should report to SSG with documentation as the student is no longer eligible for future payments.

2nd Bachelor’s Degree
• Eligible students may use remaining funds to pursue a second bachelor’s degree.
Dual Enrollment

Description
Provides funding for high school students to complete up to ten college courses between 9th grade and 12th grade. MDE administers the Dual Enrollment (DE) program and works closely with Student Scholarships and Grants (SSG).

For full program details, please reference the Michigan Department of Education Web site.

Application
Secondary schools provide letters of eligibility to students.

Program Award Information
DE funds may be used for eligible charges including:
- Tuition
- Mandatory fees
- Materials fees
- Required books

Program Limits
Program eligibility ends when a student has:
- Completed high school; or
- Completed ten college courses; or
- Received DE funds in four past academic years.

Limited to approved and available funding.

Student Requirements
A student who does not successfully complete a course shall repay Treasury any eligible charges expended and not refunded by the postsecondary institution.

Special Requirements

Institution Requirements
Student must be attending a:
- Michigan public degree-granting, community college or public university; or
- Michigan private or independent degree-granting, non-profit institution.
- For students from a public high school, the postsecondary institution will bill the high school’s district.
- For students from a non-public high school, the postsecondary institution will bill MDE which will verify courses and costs. MDE submits monthly billings to SSG which processes payment.

Additional Program Details
- Students from non-public high schools are not required to take a class at a local public high school prior to utilizing DE funds.
- MDE calculates the correct payment amounts and sends to SSG.
For More Information
To contact MDE regarding Dual Enrollment inquiries:

• For program questions or issues, please contact:
  o Sam Sinicropi at sinicropis@michigan.gov or 517-241-0439
  o Eric Lipinski at lipinski@michigan.gov 517-241-6895
• For financial questions or issues, please contact:
  o Christopher May at mayc@michigan.gov or 517-335-1263
Fostering Futures Scholarship

Description
Provides awards designed to assist former foster care students with college expenses. For full program details, please reference the Program Fact Sheet.

Application
All students must submit an application each year. Applications are available March 15. The deadline to apply is June 30. The application can be completed online in the MiSSG Student Portal at www.michigan.gov/missg.

Program Award Information
Covers up to $3,000 per academic year, but semester awards cannot exceed $1,500.
• Up to $1,000 of the semester award may be used for tuition and fees, books and supplies.
  o The tuition and fees portion is based on actual tuition and mandatory fees charged to the student.
  o The books and supplies portion is based on the amount defined by the institution's Cost of Attendance (COA) and can be applied towards direct or indirect costs.
• Up to $500 of the semester award may be used for room and board.
  o The room and board portion is based on the amount defined by the institution’s COA and can be applied towards direct or indirect costs (on campus or off campus).

Program Limits
• There is no upper age limit.
• There is no lifetime funding limit.
• Funding is not available for summer semester/term.

Limited to approved and available funding.

Student Requirements/Eligibility
In addition to the rules for all State of Michigan programs, a FFS student:
• Must have been in Michigan foster care due to abuse/neglect on or after their 13th birthday.
• Must demonstrate financial need.

Special Requirements
Institution Requirements
Student must be attending a:
• Michigan public degree-granting, community college or public university; or
• Michigan private or independent degree-granting, non-profit institution.

Packaging Order Considerations
When packaging/certifying for FFS, the amount should cover unmet need up to the COA, except for tuition and fees, which is calculated based on actual charges. When calculating FFS, FFS is packaged (and need calculated) prior to student loans. FFS always comes before student loans and covers up to $3,000 or need, whichever is less.

If a student has TIP and FFS, TIP must be awarded first. If a student has a MET contract, MET must be applied before TIP and TIP applied before FFS.
Michigan Competitive Scholarship

**Description**
Provides renewable scholarships for undergraduate students attending eligible Michigan postsecondary institutions. Awards are based on both academic merit and financial need.

For full program details, please reference the [Program Fact Sheet](#).

**Application**
The FAFSA serves as the application and must be completed by new and returning students by March 1.

**Program Award Information**
Award maximum is $1,000 annually at community colleges and public universities.

Award maximum is $2,400 annually at private or independent degree-granting non-profit institutions.

A student cannot have both Michigan Competitive Scholarship and Michigan Tuition Grant concurrently.

**Program Limits**
Program eligibility ends when:
- The student has received a bachelor’s degree; or
- The student has exhausted all remaining check counts (see page 35); or
- Ten years have elapsed since the student completed high school or its recognized equivalent.

Limited to approved and available funding.

Award amount is based on legislative appropriations.

**Student Requirements/Eligibility**
- Must achieve a qualifying test score prior to entering college.
  - Class of 2016 and prior, students must have a qualifying ACT composite score of 23 or higher.
  - Class of 2017 and later, students must have a qualifying SAT score of 1200 or higher.
- 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 not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.
  - Must be an undergraduate.
- For renewal, the student must maintain a minimum cumulative GPA of 2.0, which is monitored annually.
- For renewal, the student must meet the institution’s SAP policy.

**Special Requirements**

**Institution Requirements**
- Institution must be indicated on student’s record in MiSSG.
• Student must be attending a:
  o Michigan public degree-granting, community college or public university; or
  o Michigan private or independent degree-granting, non-profit institution.

Packaging Order Considerations
• When reviewing a student’s calculated need and aid, a $300 buffer may be used without affecting the award.

Additional Program Details
Minimum Award
Reductions to the award based on less than full need, other gift aid, or other reasons, may not reduce the award for eligible students below $100.

Students who exhibit need greater than $0 will receive an award of the minimum $100. For these students, the award is $50 for fall and $50 for spring. Check counts do apply; therefore, if a student wishes to forgo their award to save their check counts, the award can be canceled.

Check Count
Check count is the method used to monitor MCS usage within MiSSG. Each student will have a starting pool of 60 check count and may not receive another award once this pool is exhausted.
• An award made for full-time enrollment consumes 6 check count.
• An award made for three-quarter-time enrollment consumes 4.5 check count.
• An award made for half-time enrollment consumes 3 check count.

Students who have less check count remaining than required for a full award based on their enrollment level may instead receive a prorated final award based on the actual remaining check count, which fully consumes the remainder.
Michigan GEAR UP Scholarship

Description
Provides scholarships to qualified students who participated in programs developed by coordinators from Michigan’s public universities. The MI GEAR UP Program has two award components:

1. MI GEAR UP Scholarship (administered by SSG), and
2. MI GEAR UP Educational Award (administered by MET).

For MI GEAR UP Scholarship details, please reference the Program Fact Sheet.

For MI GEAR UP Educational Award details, please contact MET at 1-800-638-4543.

Application
There is no specific application. Coordinators nominate eligible students.

Program Award Information
A student can receive up to $1,000 per academic year.

Maximum semester or term award is $500 and may not exceed the student’s cost of attendance.

Program Limits
Program eligibility ends when a student has:
- Received MI GEAR UP funds in three academic years; or
- Received the maximum total funding of $3,000; or
- Four years has passed since the student’s high school graduation date.

Limited to approved and available funding.

Student Requirements/Eligibility
In addition to the rules for all State of Michigan programs, a MI GEAR UP student:
- Must have successfully completed the MI GEAR UP six-year program.
- Must have been nominated for the MI GEAR UP Scholarship prior to completing high school.
- Must initiate postsecondary enrollment prior to age 22.

Special Requirements
Institution Requirements
Student must be attending a:
- Michigan public degree-granting, community college or public university; or,
- Michigan private or independent degree-granting, non-profit institution.
Michigan Tuition Grant

Description
Provides renewable scholarships for undergraduate students attending eligible private or independent degree-granting non-profit institutions. Awards are based on financial need.

For full program details, please reference the Program Fact Sheet.

Application
The FAFSA serves as the application and must be completed by new and returning students by March 1.

Program Award Information
Award maximum is $2,400 annually.

A student cannot have both Michigan Tuition Grant and Michigan Competitive Scholarship concurrently.

Program Limits
Program eligibility ends when:
- The student has received a second bachelor’s degree; or
- The student has exhausted all remaining check counts (see page 39).

Limited to approved and available funding.

Award amount is based on legislative appropriations.

Student Requirements/Eligibility
- 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 not be in default on a Federal/State student loan or must have re-established eligibility on any defaulted loans.
- Must be an undergraduate.
- For renewal, the student must meet the institution’s SAP policy.

Special Requirements

Institution Requirements
- Restricted to Michigan private or independent degree-granting, non-profit institutions.
- Institution must be indicated on student’s record in MiSSG.
- 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.

Packaging Order Considerations
- When reviewing a student’s calculated need and aid, a $300 buffer may be used without affecting the award.

Additional Program Details

Minimum Award
Reductions to the award based on less-than-full-need, other gift aid, or other reasons may not reduce the award for eligible students below $100.
Students who exhibit need greater than $0 will receive an award of the minimum $100. For these students, the award is $50 for fall and $50 for spring. Check counts do apply; therefore, if a student wishes to forgo their award to save their check counts, the award can be cancelled.

**Special Reporting**
Institutions that receive MTG funds are required to report data by October 31 yearly (pursuant to Public Act 108 of 2017) that includes MTG recipients, MTG recipients in remedial education classes, and total Pell recipients who also receive MTG.

MTG data is collected by the Michigan Independent Colleges and Universities (MICU) and submitted to Treasury on behalf of the entire MICU membership.

**Check Count**
Check count is the method used to monitor MTG usage within MiSSG. Each student will have a starting pool of 60 check count and may not receive another award once this pool is exhausted.

- An award made for full-time enrollment consumes 6 check count.
- An award made for three-quarter-time enrollment consumes 4.5 check count.
- An award made for half-time enrollment consumes 3 check count.

Students who have less check count remaining than required for a full award based on their enrollment level may instead receive a prorated final award based on the actual remaining check count, which fully consumes the remainder.


Police Officer’s and Fire Fighter’s Survivor Tuition Grant

**Description**
Provides a waiver of tuition at Michigan community colleges and public universities for children and surviving spouses of Michigan police officers and fire fighters killed in the line of duty.

For full program details, please reference the [Program Fact Sheet](#).

**Application**
An STG-specific application must be completed each year that the grant is awarded. The application can be completed online in the MiSSG Student Portal at [www.michigan.gov/missg](#).

**Program Award Information**
Maximum semester or term awards may not exceed the student’s eligible tuition.

**Program Limits**
Program eligibility ends when a student has:
- Received STG funds in nine past semesters or equivalent terms; or
- Received STG funds for 124 semester credits or equivalent term credits; or
- Received a bachelor’s degree.

Limited to approved and available funding.

**Student Requirements/Eligibility**
In addition to the rules for all State of Michigan programs, a STG student:
- Must be certified by the institution’s financial aid officer that STG’s waiver is needed to meet tuition expenses.
- Must be either:
  - The spouse of a Michigan police officer or fire fighter killed in the line of duty; or
  - The natural or adopted child of a Michigan police officer or fire fighter killed in the line of duty.
- Eligible students may not have been older than 21 at the time of the parent’s death.
- Eligible students must apply for STG and enroll prior to age 26.

**Special Requirements**

**Institution Requirement**
Restricted to Michigan public degree-granting, community colleges and public universities.

**Family Income Requirement**
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 400% of Federal poverty guidelines as determined by SSG during the annual application process.
Talent for Tomorrow Scholarship

Coming soon!
**Teacher Cancellation Low-Income (TCLI) Directory**

**Description**
The U.S. Department of Education maintains a list of eligible secondary schools known as the Teacher Cancellation Low-Income (TCLI) directory. MDE maintains Michigan’s listing for the TCLI directory.

**Application**
- The Teacher Loan Forgiveness Program has a program-specific application. For more information, contact your loan provider.
- To apply for Teacher Cancellation, the student must request the appropriate forms from the office that administers the Federal Perkins Loan program at the institution that holds the student’s loan.

**Program Information**
There are two types of loan forgiveness programs for teachers:

**The Teacher Loan Forgiveness Program**
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.

Eligible types of loans are:
- Direct Subsidized Loans
- Unsubsidized Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans

**Teacher Cancellation for Federal Perkins Loans**
Intended to encourage individuals to enter and continue in the teaching profession. Individuals may 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% of the loan may be canceled with teaching service, in the following increments:
- 1st year cancels 15%
- 2nd year cancels 15%
- 3rd year cancels 20%
- 4th year cancels 20%
- 5th year cancels 30%

**For More Information**
Full program details can be found on the Federal Student Aid site.

If a teacher has questions about the inclusion or omission of a specific school in Michigan or educational service agency in the TCLI directory, contact SSG at 1-888-447-2687 for assistance.
Tuition Incentive Program

Description
A program that encourages Medicaid eligible students to complete high school with the incentive of college tuition. Students are identified annually by MDHHS as having met the Medicaid eligibility requirement.

TIP is divided into two different sub-programs:
• TIP Phase I: Provides tuition assistance to eligible students enrolled in a certificate or associate degree program.
• TIP Phase II: Provides tuition assistance to eligible students nearing a bachelor’s degree.

For full program details, please reference the Program Fact Sheet.

Program Award Information

Phase I
A student can receive Phase I reimbursement for up to 24 semester credits or 36 term credits per academic year. SSG does not recognize contact or billable hours.

A student can also receive up to $250 per semester or term for mandatory fees. Mandatory fees must be specified in the college’s course catalog as mandatory for all students as a condition of enrollment. See page 24 for additional details.

Mandatory fees must be charged at the same number of credits hours tuition is billed for. Billing for zero credit hours is not permitted. Additionally, institutions may only bill for mandatory fees up to 24 credits per year.

Phase I Reimbursement Rates
The amount of reimbursement per credit depends on what type of school the student is attending:
• Community Colleges
  ▪ The college’s in-district rate will be used per credit reimbursed.
    ▪ 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.
• Public Universities
  ▪ The university’s lower-level resident rate will be used as the rate-per-credit for reimbursements.
• Private or Independent Institutions
  ▪ This category includes Federal tribally-controlled institutions and Focus:HOPE.
  ▪ For Academic Year 2018-19, the average Michigan community college in-district tuition rate of $110 will be used as the rate-per-credit for reimbursements.

Phase II
A student can receive up to $500 per semester or $400 per term.

Program Limits
Overall TIP eligibility ends when a student:
• Has not received a TIP reimbursement within four years and one fall semester from high school graduation; or,
  ▪ Example: Student who graduates is June 2014 must have initiated by Fall 2018.
• Six years have elapsed since high school graduation.
Phase I eligibility ends when a student:

- Has been reimbursed for 80 semester credits or 120 term credits; or
- Has received a Phase II reimbursement; or
- Overall TIP eligibility has ended.

Limited to approved and available funding.

Student Requirements/Eligibility

**Overall TIP Eligibility**

In addition to the rules for all State of Michigan programs, a TIP student:

- Must graduate from high school with a high school diploma, certificate of completion, or its recognized equivalent prior to age 20.
  
  o For home-schooled students, institutions must accept home-school documents as proof of high school graduation or completion.
  
  o Graduates of a State-approved Early/Middle College have until age 21, rather than age 20.

- Must not be incarcerated.
  
  o Does not include the detention of a juvenile in a State-operated or privately-operated detention facility.

**Phase I**

Phase I TIP does not have any additional requirements beyond overall TIP eligibility.

**Phase II**

In addition to the rules for overall TIP eligibility, a TIP Phase II student must have one of the following:

- 56 transferable semester credits; or
- 84 transferable term credits; or
- Certificate or associate degree.

Special Requirements

**Institution Requirements**

To receive a TIP reimbursement for either Phase I or Phase II, a student must be attending an institution that participates in that Phase.

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/term) cannot be increased for any other semester/term in the academic year, including summer.

Summer semester/term is considered a “trailer” semester (the end of the school year) for all State of Michigan programs.

Institutions are permitted to combine summer modules for TIP reimbursement requests; however, SSG will only accept one set of mandatory fees, up to $250, for the combined modules.

**Phase I Participating Institutions**

To participate in Phase I, an institution must offer an acceptable certificate or associate degree program with courses that are specific towards the program.

**Acceptable Certificate or Associate Degree Program Definition**

A certificate program must be a minimum of one academic year, which is a period of at least 30 weeks of instructional time.
**Phase II Participating Institutions**

To participate in Phase II, an institution must offer a bachelor’s degree program with courses that are specific towards the program.

**Packaging Order Considerations**

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

Note: The Kalamazoo Promise is not a Promise Zone.

See the [Order of Packaging](#) section on page 26 for a listing of the ten active Promise Zones.

**Additional Program Details**

**Exceptions**

TIP is applied to courses within a student’s degree program, but there are exceptions which TIP may still reimburse.

The following may be acceptable exceptions:

- Remedial coursework
- Pre-requisites requirements
- Transfer guideline requirements
- Retaking failed courses

**Second Associate Degree or Certificate**

After completing an associate degree or certificate, any remaining Phase I credits may be used towards a second certificate or associate degree provided the student has not initiated Phase II benefits.
Resources
Publications
The following publications contain information about SSG programs. Free copies can be ordered online at www.michigan.gov/mistudentaid.
- Affording College in Michigan Guidebook
- Financial Aid Common Mistakes for 2019-20
- Michigan Postsecondary Options Poster
- MiSSG Informational Card
- MI Student Aid Contact Card
- MI Student Aid Overview Poster
- Programs at a Glance Flyer
- Tuition Incentive Program Flyer
- Tuition Incentive Program Poster

Fact Sheets and program specific resources are available at www.michigan.gov/mistudentaid.

MI Student Aid Email Blasts
Provides policy updates, program changes, and information for financial aid offices, high school counselors, and partners.

MI Student Aid Events
Provides on-site financial aid assistance to students, families, financial aid offices, high school counselors, and partners. Review the Calendar of Events on our Web site.

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.
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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.

This document was created to assist financial aid professionals with program guidelines and procedures on managing State aid programs.
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Michigan Department of TREASURY