

Types of financial aid you may be eligible for:

### **State of Michigan**

- No Worker Left Behind (NWLB) free tuition program: [www.michigan.gov/nwlb](http://www.michigan.gov/nwlb)
- Michigan Competitive Scholarship\*
- Michigan Tuition Grant\*
- Michigan Rehabilitation Services: [www.michigan.gov/mrs](http://www.michigan.gov/mrs)

\*Go to [www.michigan.gov/studentaid](http://www.michigan.gov/studentaid) for eligibility criteria.

### **Federal Programs**

- Federal Pell Grant
- Carl D. Perkins Career and Technology Education Act of 2006
- Supplemental Educational Opportunity Grant.
- Work-Study
- Perkins Loan
- Subsidized Stafford Loans
- Unsubsidized Stafford Loans
- Federal Grad PLUS Loans
- Teacher Education Assistance for College and Higher Education (TEACH) Grant: [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)



### **Veterans Benefits**

- Montgomery G.I. Bill: [www.gibill.va.gov](http://www.gibill.va.gov)
- Tuition reimbursement: [www.gibill.va.gov](http://www.gibill.va.gov)
- Post - 9/11 GI Bill: [www.gibill.va.gov](http://www.gibill.va.gov)

### **Education Tax Benefits**

- American Opportunity Credit: [www.irs.gov](http://www.irs.gov)
- Hope Credit: [www.irs.gov](http://www.irs.gov)
- Lifetime Learning Credit: [www.irs.gov](http://www.irs.gov)
- Student Loan Interest Deduction: [www.irs.gov](http://www.irs.gov)
- Tuition and Fees Deduction: [www.irs.gov](http://www.irs.gov)

### **Institutional Aid**

Many colleges and universities have additional financial aid available to eligible students. Contact the financial aid office at the school you are thinking of attending for specific information.

If you have questions or need additional information regarding any of the aforementioned programs, including eligibility criteria, please contact us at:

[www.michigan.gov/studentaid](http://www.michigan.gov/studentaid)

E-mail: [sfs@michigan.gov](mailto:sfs@michigan.gov)

Telephone: 1-800-642-5626, extension 37054



### **Student Financial Services Bureau Michigan Department of Treasury**

Our mission is to excel in assisting citizens to pursue postsecondary education by providing equality of access to student financial resources and information.



# **A Guide for Adults in Pursuit of Higher Education**



***Three Important Facts  
You Need to Know  
About Going to College***



Are you an adult considering going to college but think you are too old or have too many responsibilities? Maybe you think you do not have the time or extra money for college. The following three facts will help dispel these doubts:

**Fact 1: There is no age limit on learning.**

Adults attending college are one of the fastest growing student populations today. Recent statistics show that 20-25 percent of all college students nationwide are adult learners. This is due in large part to the increasing number of displaced workers.

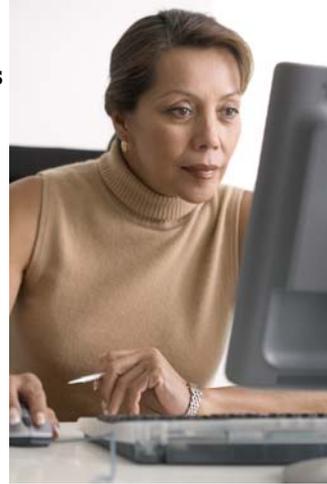


For others, obtaining a college degree is the fulfillment of a lifelong dream and some adults just want to learn new skills to enhance their career. Whatever the reason, do not let your age keep you from going to college - you owe it to your future.

**Fact 2: College can fit into your busy life schedule.**

It is a fact that in today's hectic demanding world, time has become a precious commodity. For many adults attending college on campus is too time consuming and inconvenient. Colleges and universities realize this and offer many flexible options for completing coursework:

1. **Evening and weekend programs** for people who work weekdays.
2. **Accelerated programs** can reduce the time it takes to get a degree.
3. **Independent study** allows you to complete coursework on your own based on your instructor's criteria.
4. **Online degree programs** allow you to complete and submit coursework and participate in discussion groups via the Internet.
5. **Distance learning** offers "real-time" classes via satellite feed or closed-circuit television.
6. **Academic transfer programs** allow you to complete up to three years of a bachelor's degree at a community college before transferring to a four-year college or university to complete the remaining year of study.
7. **College Level Examination Program (CLEP)** allows you to "test out" of certain undergraduate college subjects and earn college credit without taking the course.



Check with the admissions office of the college or university you are interested in attending to see which of these programs they offer.

**Fact 3: There are a number of financial aid programs available to adults.**

The first step in pursuing financial aid is to complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is your application for federal, state, and campus-based financial aid. You can complete the FAFSA online at [www.fafsa.gov](http://www.fafsa.gov).

You must obtain a Personal Identification Number (PIN) before you complete the FAFSA. This PIN is your electronic signature for the FAFSA. You can receive your PIN from [www.pin.ed.gov](http://www.pin.ed.gov). You should complete the FAFSA every year you need financial aid; after January 1 but before March 1 to receive first consideration for State of Michigan aid.

