

"In this day and time you can't do it all yourself, you have to form alliances to put the pieces together."



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TUITION INCENTIVE PROGRAM (TIP)

"Helping students go to college."



The Tuition Incentive Program (TIP) targets the neediest students in Michigan as it focuses on students who are or who have been Medicaid eligible. The program is instrumental in helping under-resourced students to afford college costs.

Unfortunately, many students and their families do not know about the program or have misconceptions about it. SSG has prepared this brochure regarding the TIP program.



Please use this brochure ONLY when sharing information about TIP. Locally developed materials may be **incorrect**. There is space on the front of this brochure for you to stamp your local organization information.

Contact our office with any questions you have about the TIP program or to place an order for the brochure.

Partnership

Since 1964, the Student Scholarships and Grants (SSG) Division has been helping students with scholarships and grants for college expenses. The mission of SSG is to determine eligibility and deliver funds for state-administered student financial aid programs on behalf of students. Our goal is to enlist multiple partners in sharing information about access to postsecondary education.

In order to accomplish our goal, we work with high schools, families, communities, postsecondary institutions, state, and local organizations. Partnerships have been a valuable resource to help the students in Michigan pursue a college education.

This first quarterly newsletter is to keep our partners updated on our programs and changes occurring within SSG and the financial aid community.

PROGRAM NEWS

SSG administers seven programs for the 2012-13 academic year to help students go to college.

The following programs are available for Michigan students:

- **Michigan Competitive Scholarship (MCS)** was the first scholarship program enacted by the State of Michigan. This program provides assistance to students who pursue their first degree at an approved Michigan postsecondary institution. Students must demonstrate both financial need and merit, based on a qualifying ACT score prior to entering college. The current maximum award available is \$575 per academic year.
- **Michigan Tuition Grant (MTG)** is available to undergraduate Michigan residents with financial need who plan to attend an independent, non-profit degree-granting Michigan postsecondary institution. The current maximum award is \$1,512 per academic year.
- **Tuition Incentive Program (TIP)** is an incentive program that encourages eligible students to complete high school by providing tuition assistance for the first two years of college and beyond. To meet the financial eligibility requirement, a student must have (or have had) Medicaid coverage for 24 months within a 36-consecutive month period as identified by the Michigan Department of Human Services (DHS).

- **Children of Veterans Tuition Grant (CVTG)** is designed to provide undergraduate tuition assistance to eligible children of a Michigan veteran who was totally or permanently disabled, killed or missing in action. Students may receive scholarship assistance for up to four academic years and a total of up to \$11,200.
- **Police Officer's and Fire Fighter's Survivor Tuition Grant (STG)** provides for the waiver of tuition at a Michigan community college or public university for eligible children and surviving spouses of Michigan police officer's or fire-fighter's killed in the line of duty. Program eligibility ends when a student has received a bachelor's degree, after completing the equivalent of nine (9) semesters or 14 terms.
- **GEAR UP Michigan! and GEAR UP College Day** are federally funded programs designed to provide early intervention services and programs to students in middle school and high school. Students completing the six-year GEAR UP program must be nominated and selected to receive a scholarship.

For more information on these programs, visit our Web site at www.michigan.gov/ssg.



Financial Aid Publications

Paying for College in Michigan

SSG has prepared this useful booklet, which gives a total overview of various ways to pay for college. It also provides options that are available to those who may choose a specific career or are a part of a special group (i.e., children of veterans, children/spouse of Iraq or Afghanistan, students pursuing a teaching degree). Information from this booklet can be shared with a group or during an individual counseling session. A copy can be obtained by visiting our Web site under *Planning for College*.

Michigan Postsecondary Handbook

With collaborative efforts from the Michigan Departments of: Licensing and Regulatory Affairs, Education, State, and Transportation, this handbook contains a variety of critical information about obtaining a postsecondary education. The handbook contains current information on admission requirements, campus characteristics, program offerings, and application procedures for each college and university in Michigan, as well as information pertaining to the various private occupational schools that are licensed or approved by Michigan agencies. It is a comprehensive, but concise source of important information that may assist a variety of professionals working with individuals seeking a postsecondary education. The handbook is available online at www.michigan.gov/ssg under *Featured Resources* on the right side of the page.

For questions regarding these publications, please contact Patty Hill at 517-373-6051 or hillp@michigan.gov.



Michigan College Access Network and Local College Area Network

SSG is partnering with the Michigan College Access Network (MCAN) to increase student awareness of programs available to help them go to college. We are excited about this partnership and the many people we will reach using the Local College Access Networks (LCAN) and working with the young college graduates as they work as college advisors in high schools across the state.

For information on the LCAN in your area, contact:

MCAN

517-316-1713

www.miccolleageaccess.org

MI College Goal 2013

Mark your calendar. **MI College Goal 2013** (formerly College Goal Sunday) will be held on **February 10, 2013**, from 2:00 to 4:00 p.m. Visit www.miccolleagegoal.org to find a site near you.

Each year, eligible students miss out on receiving student financial aid because they do not complete the Free Application for Federal Student Aid (FAFSA) by March 1st. At the MI College Goal event, students and their families have the opportunity to:

- Get free on-site professional assistance filling out the FAFSA.
- Talk to financial aid professionals about financial aid resources and how to apply.
- Get information regarding statewide

student services, admission requirements, and so much more!

Volunteer Registration

If you would like to be a part of your local event, volunteer registration for MI College Goal 2013 is officially open at www.miccolleagegoal.org. Please sign up to volunteer at the site of your choice! Volunteers are needed to make MI College Goal 2013 a success and as a MI College Goal Volunteer you have the ability to make a positive impact on a student's life.

Spread the word in your community. Go to www.MICollegeGoal.org for Frequently Asked Questions, a list of items to bring the day of, and much more.



Four Myths About Financial Aid

Do you have a child going off to college next fall? The federal government's financial aid application (the FAFSA, which stands for Free Application for Federal Student Aid) is due as soon as possible after January 1, 2013. Here are some common myths about financial aid eligibility.

- *Myth #1: My child will not qualify for aid because our family makes too much money.*

Fact: While it's true that family income is the main factor that determines aid eligibility, it's not the only factor. The size of your family, the age of the older parent, and the number of kids you'll have in college at the same time all play into the equation. Even if you think your child will not qualify, you won't know for sure unless you apply, and it costs nothing to file the FAFSA. Besides, states and colleges typically require the FAFSA--in addition to any state and college specific forms--before they'll hand out their own aid, as well as any federal education loans.



- *Myth #2: My child probably won't qualify for aid because of mediocre grades.*

Fact: The federal government does not take grades into account when determining aid eligibility. However, colleges will consider a strong academic record when awarding certain merit scholarships.

- *Myth #3: We own our home so my child will not qualify for aid.*

Fact: The federal formula for determining aid does not take home equity into account (it also excludes retirement accounts, cash value life insurance, and annuities from consideration). However, some colleges may consider home equity when distributing their own institutional aid.

- *Myth #4: A minority student has a better chance of getting aid.*

The federal government does not consider race when determining aid eligibility. It does not collect this type of information.

CALENDAR OF EVENTS

To be added to the list:

If any other staff members or colleagues would like to receive a copy of our newsletter, please contact:

Stacy Cardwell

cardwells@michigan.gov

517-373-6074

Upcoming Events—January thru April 2013

- 1/1/13 - FAFSAs are available for the 2013-14 academic year.
- 1/21/13 - Office closed - Dr. Martin Luther King Jr., Holiday
- 1/27-30/13 - Michigan Student Financial Aid Association (MSFAA) Winter Training (see www.msfaa.org)

February is *Financial Aid Month*.

- 2/10/13 - Michigan College Goal 2013
- 2/11/13 - ACT State Organization Conference
- 2/18/13 - Office closed - President's Day

March - Budget request for MCS and MTG.

Many colleges begin packaging for 2013-14.

- 4/29/13 - Michigan College Access Network (MCAN) Conference (see www.micollegeaccess.org)

Student Scholarships and Grants Division

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