

Saving for College in Michigan

Robin Lott, Michigan Department of Treasury



MI 529 Advisor sm

What's New?

- 2013 MET Enrollment - Ends Sept. 30
- Donations of any dollar amount from individuals to the MET Charitable Tuition Program are tax deductible & will go to provide scholarships for foster care students
- Donations can be made online by credit card @fosteringfutures-mi.com
- E-gifting portal
- MESP Matching Grant Funds were not approved for 2013-14





Three Types of Contracts:

- Full Benefits
- Limited Benefits
- Community College

MI 529 Advisorsm

15 Investment Options:

- Age Based
- 2 Static Portfolios
- 12 Individual Portfolios



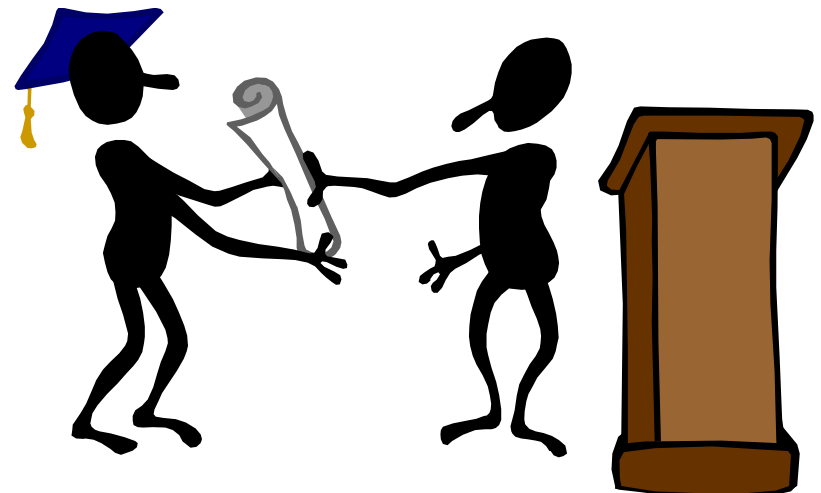
Nine Investment Options:

- Age Based
 - Conservative option
 - Moderate option
 - Aggressive option
- Principal Plus Interest
- 100% Fixed Income
- Balanced
- Global Equity Index
- U.S. Equity Index
- International Equity Index



Matriculation

- Mich. Public College
 - Notice to Use MET Benefits
- Mich. Private or Out-of-State College
 - Notice to Terminate MET Contract
- Or activate/terminate online using MET Customer Web
- MET Student Report to College
- College Invoice to MET for tuition & mandatory fees only





PAYMENTS TO COLLEGES

- Attending a Michigan Public College or University
 - Years/Semesters purchased converted to number of credit hours
- Attending a Michigan Private or Out-of-State College
 - Years/Semesters purchased converted to a refund amount payable to their higher education institution



REFUND AMOUNTS

- Refund amounts are determined by several factors:
 - Type of MET contract purchased
 - Number of years/semesters purchased
 - Type of college/university attending
 - Tuition costs at Michigan public universities
 - Use of Comm. College Contract at University
 - Use of University Contract at Comm. College





MONITORING MET CONTRACT INFORMATION

- Online access is available to the student, purchaser and appointee to monitor payments and remaining refund amount
- A password may be requested on the website at www.setwithmet.com (requires a MET contract number and SSN)





Michigan Education Savings Program

Matriculation

- Any Qualified Higher Education Institution in the Nation or Abroad
 - Withdrawal Request Form
 - Or withdraw online
- Direct refund to:
 - Account Owner by check or EFT
 - Beneficiary by check
 - College by check





REFUND AMOUNTS

- Refund amount available for college is equal to the account balance
- Acct. Owner can withdraw funds & use to pay for qualified higher education expenses:
 - Tuition, fees, room, board, supplies & equipment required for enrollment

Other Topics



- Timeframe to Use All Benefits
- Partial Scholarships
- Transfer to Other Colleges





Please Help Your Parents by:

- Encouraging parents to learn more about MET & MESP
- Let parents know - it is never too late to save for college
- Adding a link to the MET and MESP web sites on your high school's web site
- Scheduling a presentation for parents
- Inviting MET & MESP to set up a booth at a school event

For More Information



www.setwithmet.com

- 800-MET-4-KID
- (517) 335-4767



- www.misaves.com
- 877-861-MESP

[MI 529 Advisor](http://www.mi529advisor.com)sm

- www.mi529advisor.com
- 866-529-8818

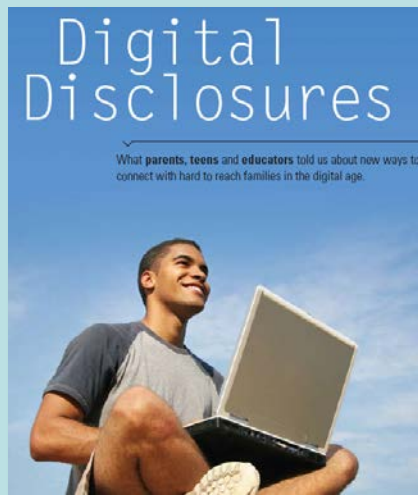


EduGuideSM

Your roadmap to student success

EduGuide

Research



Tools

The screenshot shows the "EduCash 2013" dashboard. At the top, there are navigation tabs: Board, About, Goals (selected), Paths, Library, Photos, Members, Settings, and Team. Below the tabs is an "Add New Goal" button. On the right side, there is a counter for "57 Completed Steps". The main area displays a list of five goals, each with an "Adopt" button, a person icon, the number "5", and a progress bar.

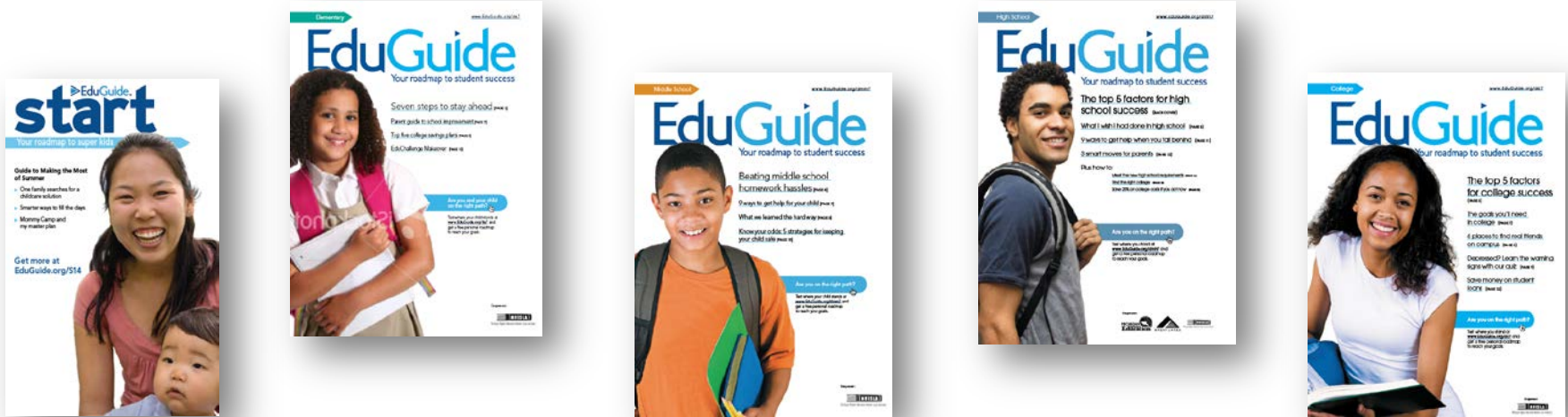
Goal	Adopt	Person	Count	Progress
1. Track % of graduating students submitting the FAFSA	Adopt	Person	5	Progress bar
2. Build an EduCash Culture	Adopt	Person	5	Progress bar
3. Surround students with EduCash rewards	Adopt	Person	5	Progress bar
4. Reach each student family with the EduCash Campaign message 7x	Adopt	Person	5	Progress bar
5. Help all students get EduCash	Adopt	Person	5	Progress bar

A national award-winning nonprofit specializing in research & tools that have equipped partners to coach 1,000,000+ people to take new steps.

12 Year Anniversary

EduGuide

Publications



Cradle

through

College

EduGuide publications equip parents and students with tips and strategies to the HELP them stay on the correct path, cradle through college.

To order EduGuide publications send an email to sara@eduguide.org
Shipping charge \$15/100 Guides.

EduGuide Coordinates



February 9, 2014



MI COLLEGE GOAL

- New name for the State of Michigan College Goal Sunday
- Enhancing the former College Goal Sunday Program
 - Making this more than just a one day FAFSA completion event.
 - Schools and organizations host other activities.
 - Send us your dates and we will list them on www.MICollegeGoal.org .
 - Send dates to sara@eduguide.org .

Resources on Michigan College Goal Sunday's Website www.micollegegoal.org

The screenshot shows the homepage of the Michigan College Goal Sunday website. At the top, there is a navigation bar with buttons for 'Students', 'Parents', 'Volunteers', 'Schools', 'Media', and 'Contact'. On the left side, there is a large blue triangular logo for 'MICHIGAN COLLEGE GOAL SUNDAY' featuring a graduation cap and the text 'MICHIGAN COLLEGE GOAL SUNDAY' and 'MICHIGAN COLLEGE GOAL SUNDAY'. Below the logo, the text reads 'FREE Financial Aid Help for College'. The main content area is divided into several sections: 'Having trouble finding College Goal Sunday locations?' with a link 'HERE' to find the 2013 location; 'You could lose out on thousands of dollars for college!' with the warning 'Don't let that happen!'; and 'Announcements' with a notice for Thursday, September 6, 2012, about a local college access network. There are also two call-to-action boxes: 'Where do I go? What do I bring?' for students and 'What do I fill out? Where do we go?' for parents, both featuring a cartoon character. At the bottom, there are buttons for 'Share' and 'More info'. The footer includes the 'USA Funds' and 'MSFAA' logos, and the 'Program Leader' text.

Students Parents Volunteers Schools Media Contact

MICHIGAN COLLEGE GOAL SUNDAY

FREE Financial Aid Help for College

Having trouble finding College Goal Sunday locations?

Click [HERE](#) to find the 2013 College Goal Sunday location near you!

You could lose out on thousands of dollars for college!

Don't let that happen!

If you are graduating from high school in 2013 or you're already in college, you need to submit the Free Application for Federal Student Aid (FAFSA). To get the most assistance for college, your application needs to be turned in by March 1.

Make sure you do it right. Come to College Goal Sunday to have an expert help you fill out the FAFSA — FREE!

Not sure about college? Apply for the money now and decide later. If you wait, chances are you'll get less.

Announcements

Stay in the loop! - Thursday, September 6, 2012

Find a local college access network in your community! Click [here](#).

Where do I go? What do I bring?

Students learn how to make the most out of College Goal Sunday

Students Learn More

What do I fill out? Where do we go?

Parents learn how to make the most out of College Goal Sunday

Parents Learn More

Share More info

Sponsors

Program Leader



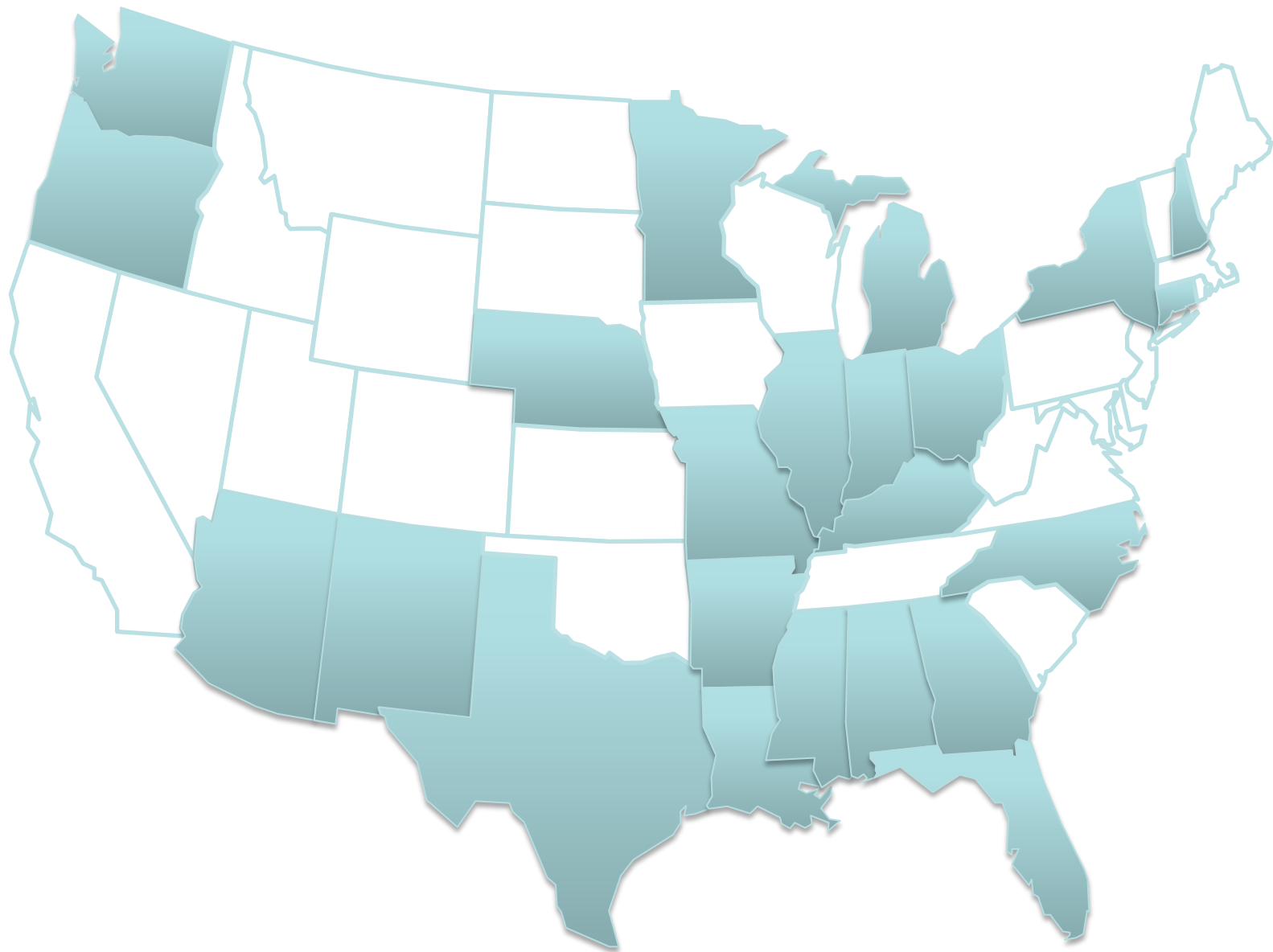
▶ EduCash

1. National movement coaching schools to
2. Make it easier to take 35 steps w/ tools
3. To build a college going culture year by year
4. That raises school FAFSA rates & puts millions for college in students hands.





▶ 20+ States & Micronesia



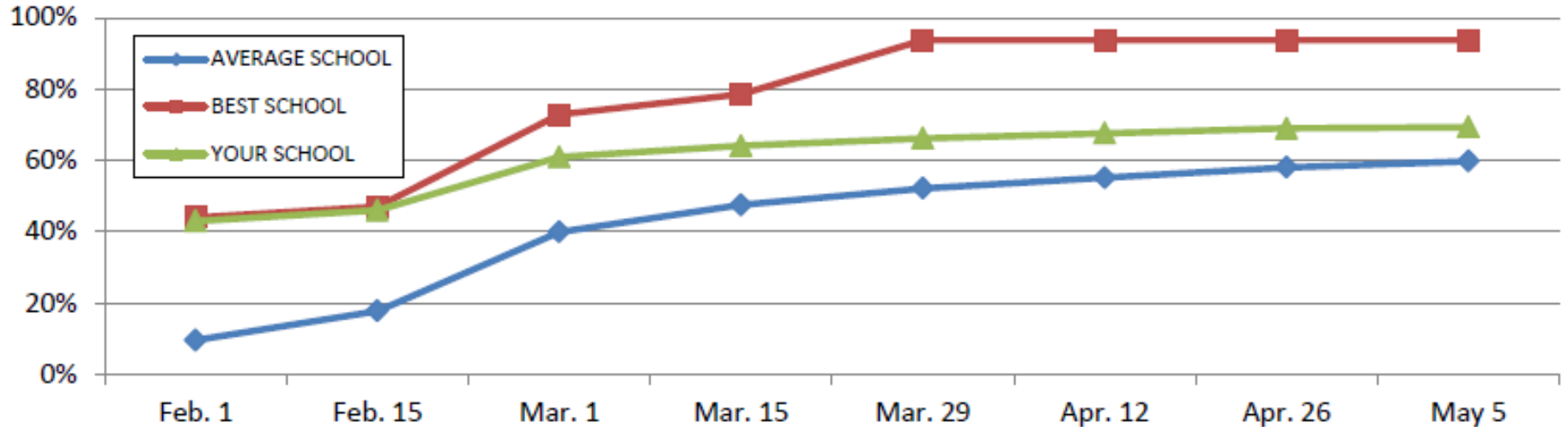


▶ How EduCash works

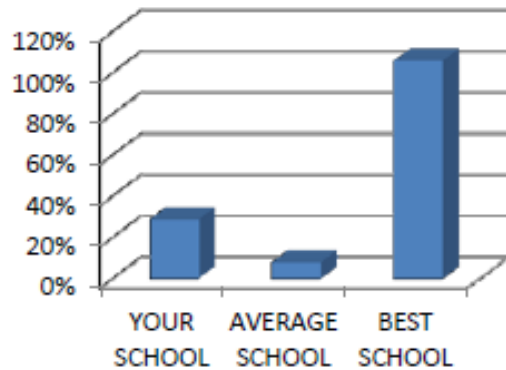
1. Schools apply for grant & contribute \$1,000.
2. Join EduCash Team of national schools.
3. Get custom plan to raise FAFSA rates.
4. Use tools & group advice to implement each step.
5. Leverage incentives to motivate students & staff.
6. Learn via monthly webinars & coaching calls.
7. Get recognized for steps achieved, students helped, % increased, \$s raised with reporting.

school earned more than \$300,000 in additional Pell Grant funding. These schools reflect what is possible with complete implementation of the EduCash program, completing EduCash steps, utilizing EduCash online resources and community, participating in professional development webinars, and taking advantage of coaching opportunities. **When adjusted for senior class size, your school's FAFSA submission rate changed from 53% in 2012 to 69% in 2013. Your students earned \$413,820 in 2013 Pell Grants, a change of 29% from 2012.***

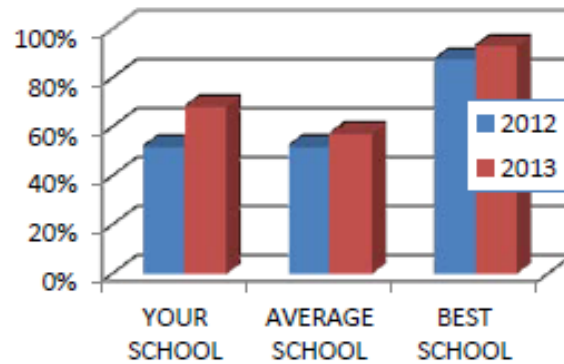
2013 FAFSA Submission Rates



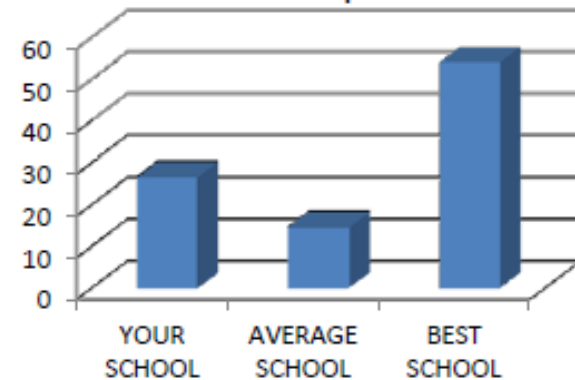
Pell Grant Increases



FAFSA Submission Rates

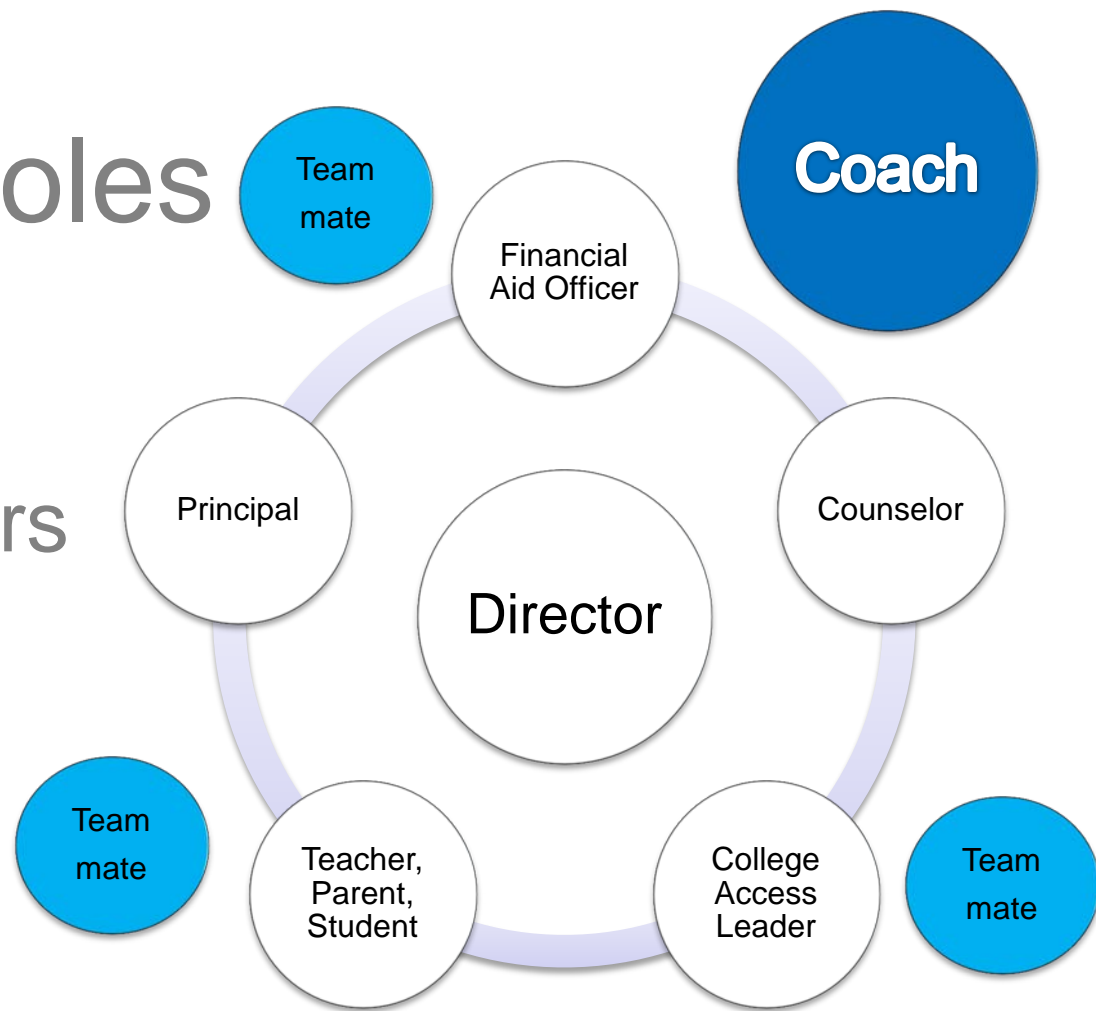


EduCash Steps Taken



➤ EduCash Roles

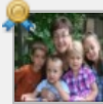
1. Director
2. Board of Advisors
3. Coaches
4. Teammates





Allen Jr. EudCash Pin+ Day went over big, have over 95% of our seniors with a pin and first 31 questions of the FAFSA done. Had about 25 Students and parents at our first financial aid night. 12 Seniors completed the FAFSA last night. Good start.

3 days ago • Cheer (1) • [Comment \(3\)](#)



Becky Powell I'd say you had a GREAT start! That 95% number is terrific! Keep up the good work!

Becky Powell

3 days ago • [Cheer](#)



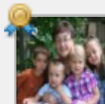
Kelly Johnson HOORAY FOR YOUR SUCCESSFUL EDUCASH PIN DAY AND FINANCIAL AID NIGHT! :]

3 days ago • [Cheer](#)



Ayana Richardson Hello Everyone I just wanted to give an update on our progress here....Once the ball gets rolling its so easy to keep going. The first planning meeting help me to get my jump start...we discussed dates and each step in the goals that would fit for our school. After that I stayed on top of completing steps in the goals by being reminded of what I needed to complete. We have set a date for the EduCash Bash which will be Feb. 6th which will be the same day as parent teacher conferences and we hope this will yield us around a 90% completion rate. Since we are so small I am able to combine some steps of some goals together, which is a great way to get a number of steps completed in a short time frame. I hope everyone else is making great progress towards completing steps in reaching their goals completion.

1 day ago • Cheer (1) • [Comment \(1\)](#)



Becky Powell Thanks, Ayana for the update and encouragement!! Keep up the good work!

▶ EduCash Awards \$10,000+



1. EduGuide Arts Challenge
2. EduCash Dash
3. EduCash Leadership

Awards

- 3 Cheers \$100
- EduCash Excellence \$1,000



▶ EduCash Dash Student Contest



\$2,500 scholarship



1-of-10 iPad Minis



1-of-100 Gift Cards

1. Motivates students to file FAFSA.
2. Guides from FAFSA to college.
3. Thousands of steps taken, questions answered, mentoring activities completed.

**Seniors:
Have you
filed your
FAFSA?**

**Bring your
EFC
Confirmation
page to**

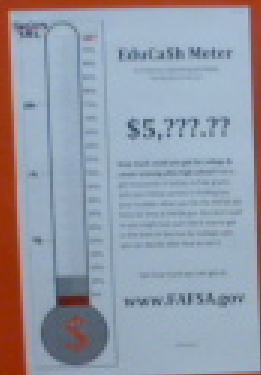
**the College &
Career
Center**

**for your
chance to win
FREE**

**Prom
Tickets and
other prizes!**

**Need a pin?
www.pin.ed.gov**

**Have you filed
your FAFSA yet?**



1. Complete the FAFSA form	2. Review the information	3. Sign the form	4. Submit the form	5. Wait for the confirmation page	6. Bring the confirmation page to the College & Career Center	7. Enter the confirmation page in the drawing	8. Win prizes!
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Seniors
Remember that your FAFSA also tells you your EFC confirmation page and get a chance to win prizes like Prom Tickets and other prizes!

Check the bulletin board outside the library for more info.



▶ Grant app: limited space

1. Intent to apply for schools or sponsoring college & community orgs.
2. Reserves grant if approved.
3. Must have significant # of low-income students and commitment to taking new steps to school improvement.
4. \$1,000 matching contribution. Grant covers remaining 87% of cost.
5. www.EduCash.Org





We want and need to complete as many FAFSAs as possible at your school. Please feel free to contact me if you have further questions:

Becky Powell

EduCash

Phone: (517) 374-4083

Home Office Phone: (616) 696-2365

becky@eduguide.org

www.EduGuide.org

www.EduCash.org



Michigan College Access Network

**Lisa King, Assistant Director
Michigan College Access Network**

Michigan College Access Network

Mission: To *increase college readiness, participation and completion* rates in Michigan, particularly among low-income students, first generation college going students, and students of color.

Vision and Values

- **College is *Postsecondary Education*:** MCAN uses the term “college” to refer to the attainment of valuable postsecondary credentials beyond high school, including professional/technical certificates and academic degrees.
- **College is a *Necessity*:** Postsecondary education is a prerequisite to success in a knowledge-based economy. Everyone must pursue and complete a postsecondary credential or degree beyond high school.
- **College is *for Everyone*:** The postsecondary education attainment rates among low-income students and students of color are significantly lower than those of other students. MCAN is committed to closing these gaps.
- **College is a *Public Good*:** Postsecondary educational opportunity and attainment are critical to a just and equitable society, strong economy, and healthy communities.

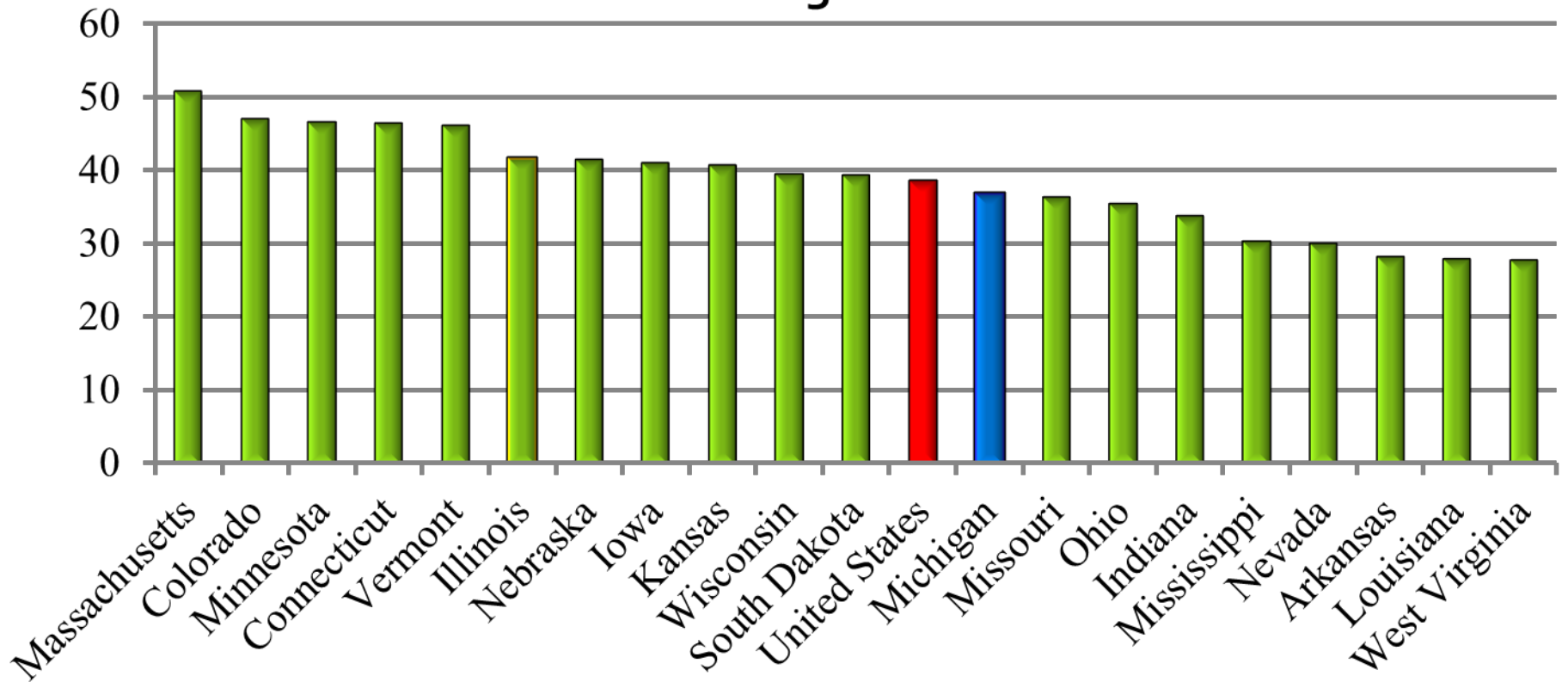
MCAN's Goal

Increase the percentage of Michigan residents with high-quality degrees and postsecondary credentials from 37% to 60% by 2025:



National Perspective

Percentage of US Adults (25-64) with a Two or Four Year Degree





Meeting Labor Market Needs

According to The Georgetown Center on Education and the Workforce....

By the year 2018

62%

of the jobs in Michigan

will require

postsecondary education



17% Projected Degree Gap

884,000

Additional degrees
required to meet Goal
2025

62%

Of All Michigan Jobs
Requiring
Postsecondary
Training And Degrees
by 2018

Michigan's Strategy

Barriers

Increase College Completion by lowering barriers that prevent students from getting to and through college

- Social Capital
- Academic Preparation
- College Knowledge – Navigating the Process
- Affordability

MCAN's Strategies

- *Local College Access Network Development*
- Advocacy and Leadership
- Professional Development
- Implement Statewide Initiatives
- Coordination and Partnerships

LCAN Development

Primary Strategy

- Support the creation, expansion, and sustainability of high-quality, community-based college access strategic alliances
- Technical assistance and seed funding
- About 50 LCANs currently across the state
- LCAN Directory www.micollegeaccess.org/our-network

What is an LCAN?

- Community-based college access coordinating body for college access strategy
- Highly structured collaborative effort, as opposed to isolated efforts of individual organizations
- Supported by an alliance of cross-sector leaders representing K-12, higher ed, nonprofit sector, government, business, and philanthropy

MCAN: Framework for LCANs

Collective Impact

"Large-scale social change requires broad cross-sector coordination, yet the social sector remains focused on the isolated intervention of individual organizations. Substantially greater progress could be made in alleviating many of our most serious and complex social problems if nonprofits, governments, businesses, and the public were brought together around a common agenda to create collective impact."

Kania and Kramer
Stanford Social Innovation Review, Winter 2011

5 Conditions of Collective Impact

Common Agenda

- All participants have a shared vision for change

Shared Measurement

- Collect data and measure results consistently across all participants

Mutually Reinforcing Activities

- Participant activities are differentiated but coordinated

Continuous Communication

- Consistent and open communication across the many players

Backbone Organizations

- Separate organization with staff and skills to coordinate participating organizations

What Do LCANs Do?

- Build a college-going culture within the community
- Establish clear college readiness/access/success goals
- Lower systematic barriers preventing students from pursuing college prepared to succeed
- Deliver a comprehensive and coordinated set of college access services to students, particularly those who come from low-income families or who are first in their families to pursue postsecondary education
- Systematically collect data and establish process for active learning and course correcting

Mutually Reinforcing Activities

Organizational Alignment

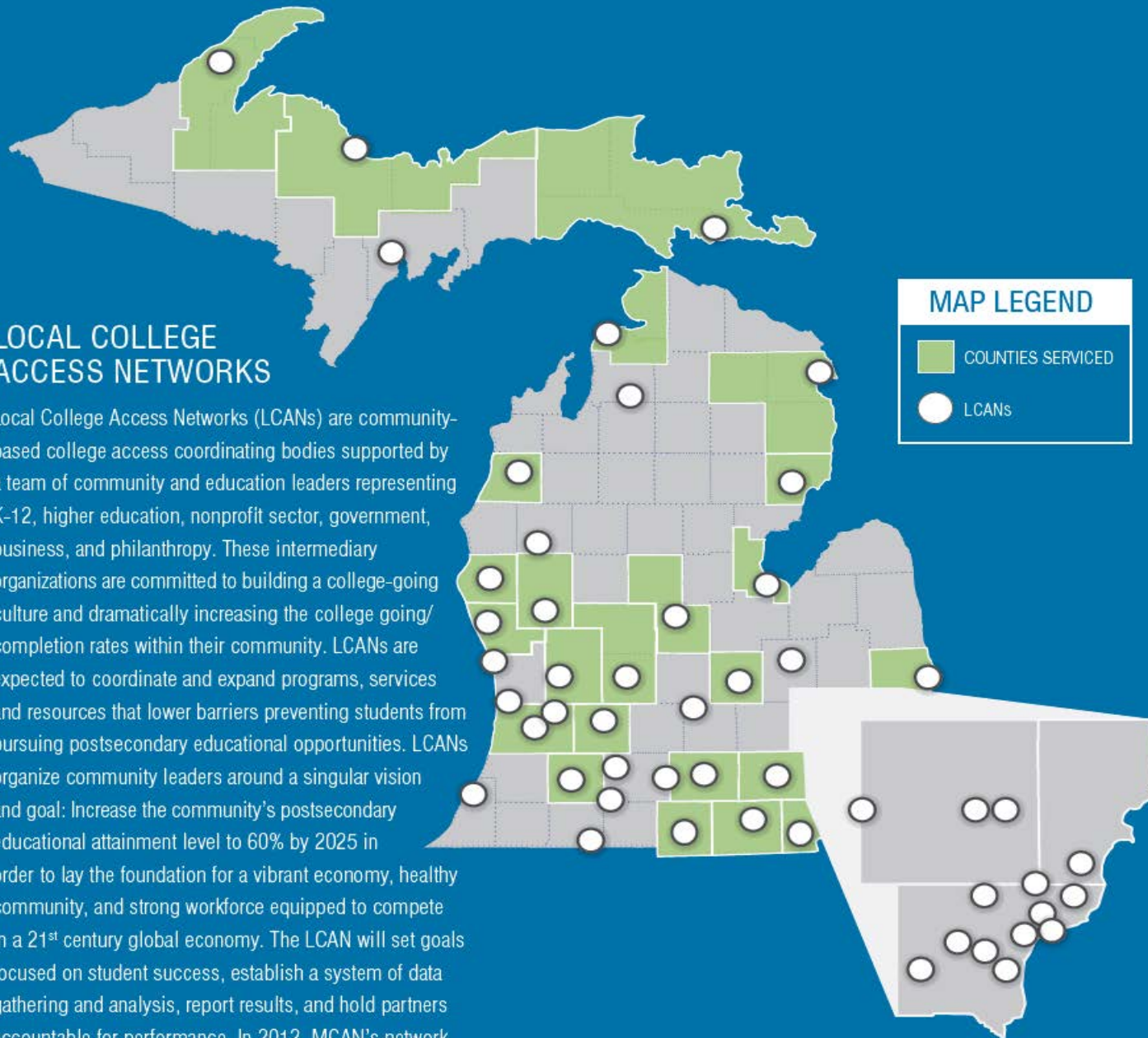


Collaborative Action



LOCAL COLLEGE ACCESS NETWORKS

Local College Access Networks (LCANs) are community-based college access coordinating bodies supported by a team of community and education leaders representing K-12, higher education, nonprofit sector, government, business, and philanthropy. These intermediary organizations are committed to building a college-going culture and dramatically increasing the college going/completion rates within their community. LCANs are expected to coordinate and expand programs, services and resources that lower barriers preventing students from pursuing postsecondary educational opportunities. LCANs organize community leaders around a singular vision and goal: Increase the community's postsecondary educational attainment level to 60% by 2025 in order to lay the foundation for a vibrant economy, healthy community, and strong workforce equipped to compete in a 21st century global economy. The LCAN will set goals focused on student success, establish a system of data gathering and analysis, report results, and hold partners accountable for performance. In 2012, MCAN's network grew to a total of 48 LCANs.



Measuring LCAN Success

- Use a common set of measures to monitor progress and learn what is and is not working.
- Small but comprehensive set of indicators establishes a common language that supports the action framework and aligns with goals.
- Create a Dashboard or Community Report Card with key metrics. For example:
 - College Aspirations
 - ACT College Ready Benchmark
 - College Enrollment
 - FAFSA Completion
 - College Retention/Persistence
 - College Completion
 - Community Postsecondary Educational Attainment

LCANs: Network vs. Program

- An LCAN is
 - A formalized partnership, coalition, or alliance that rallies around moving the needle on key system-wide metrics
 - A highly structured process that embraces collaborative action, data-driven decision-making, and continuous improvement
 - A framework that enables a community to make gradual but consistent improvements in student outcomes
- An LCAN is NOT
 - A new program or one-off project that layers on top of existing efforts

Advocacy and Leadership

- Serve as Michigan's authority on college access and success issues through leadership
- Advocate for policy reform that expand postsecondary opportunities for low-income students, first-generation college going students, and students of color

Professional Development

- Train college access professionals, such as high school counselors and other community- and campus-based professionals, to be highly qualified and effective college advisors
- Host regular professional development opportunities for college access professionals to share best practices
 - LCAN Learning Community
 - Adviser Learning Community
 - Webinar series
 - Annual Conference

Statewide Initiatives



MICHIGAN

College Application Week

November 4-8, 2013



KnowHow2GOMichigan

Michigan College Access Portal

MichiganCAP
the Michigan College Access Portal



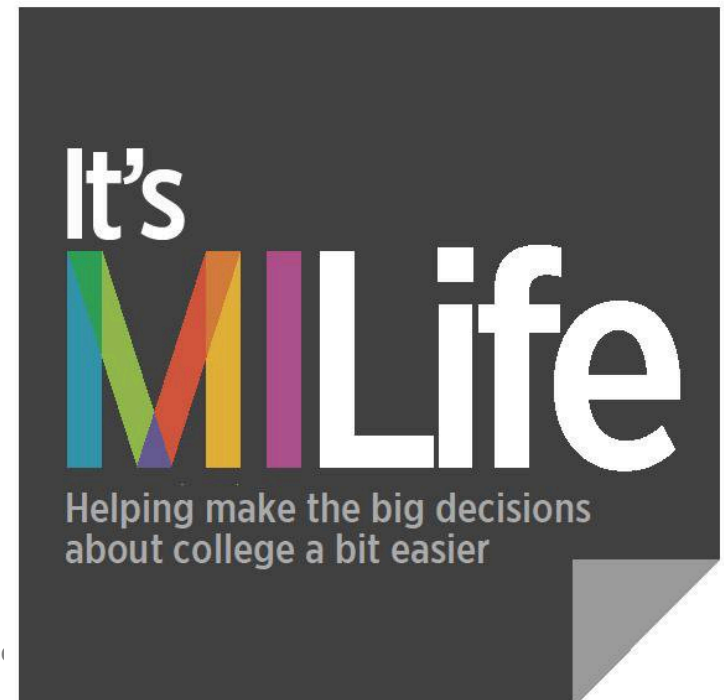
- www.michigancap.org
- Provides **free** support for all students and families in Michigan to simplify the process of transitioning from high school to college and career
- Comprehensive one-stop-shop to help students plan, apply, and pay for college
- Offers students, parents, counselors, advisers, and adult learners easy-to-use personalized tools to ensure that each step in the process of choosing and applying to college is seamless
- Offers information regarding career paths and give students the opportunity to map a plan of action to achieve their aspirations

College Application Week

- One week selected by the state: November 4-8, 2013
- All graduating seniors complete at least one application
- Designated space and time is set aside during the school day for completing applications
- Gives students who normally would not have considered college, especially low-income and first-generation students, the opportunity to explore their options.
- Host high schools – select one on-site college access professional as coordinator (counselor, college adviser, Gear Up, etc.)
- 200 MI high schools participating in 2013

It's MI Life

- It's MI Life was launched as an effort to engage students directly in planning for life after high school.
- Web portal: www.itsmilife.com, is a social network tied to envisioning a good life in the future, emphasizing higher education attainment as essential to having a good life.
- Site offers non-intimidating, peer-to-peer conversational entry point – with an emphasis on the voices of students themselves.



KnowHow2GO

- www.KnowHow2GoMichigan.org
- Public awareness campaign sponsored by the Lumina Foundation, the Ad Council, the American Council on Education, and other allies. Campaign ran from 2007 - 2013
- Designed to encourage low-income students in grades 8-10 and their families to take the necessary steps toward pursuing postsecondary education
- PSA's urge young students to find someone who can help them get to college and directs students and their mentors to a website and other resources. **"You've Got What It Takes!"**
- www.knowhow2gomichigan.org

Coordination & Partnerships

- Coordinate Michigan's college access resources, programs, and services
- Strengthen existing like-minded and mission-aligned college access and success initiatives
- Share best practices amongst network

Partners within the State

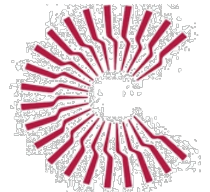


MICHIGAN STATE
UNIVERSITY

College Advising Corps



Developmental Disabilities Institute



Michigan Campus Compact



MICHIGAN CENTER
FOR STUDENT SUCCESS

An Initiative of the Michigan Community College Association

MICHIGAN
COLLEGE ACCESS NETWORK

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