

Academic Year 2022-23

# State Programs Procedures Manual

Overview of Operations for Financial Aid Professionals





STATE OF MICHIGAN  
DEPARTMENT OF TREASURY  
LANSING

GRETCHEN WHITMER  
GOVERNOR

RACHAEL EUBANKS  
STATE TREASURER

Dear Financial Aid Administrator:

Student Scholarships, Grants and Outreach (SSGO), a division within the Office of Postsecondary Financial Planning in the Michigan Department of Treasury, works to remove barriers for Michigan students by providing State financial aid programs, resources, and information.

SSGO administers State financial aid and Outreach resource programs. Our programs provide nearly \$122 million to more than 62,000 students annually. We cannot do the work that we do without relying on our partners; high school counselors, college access professionals, and YOU!

SSGO 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 data management 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 financial 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](mailto:mistudentaid@michigan.gov). We appreciate your support as we work together to help Michigan students make college accessible, affordable, and attainable.

Sincerely,

A handwritten signature in black ink that reads "Diann Cosme".

Diann Cosme, Director  
Student Scholarships, Grants and Outreach  
Office of Postsecondary Financial Planning

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# Michigan Department of Treasury – Office of Postsecondary Financial Planning

Student Scholarships, Grants and Outreach (SSGO) is a division within the Office of Postsecondary Financial Planning, within the Michigan Department of Treasury.

Other divisions within the office include 529 Savings Plans and Student Loan Repayments:

- The 529 Savings Plan Division includes:
  - Michigan Education Trust (MET)
  - Michigan Education Savings Program (MESP)
- The Student Loan Repayment Division includes:
  - Michigan Guaranty Agency (MGA)
  - Student Loan Programs (SLP)
  - MiABLE

Note: The Office of Postsecondary Financial Planning is publicly branded as MI Student Aid.

## Role of Student Scholarships, Grants and Outreach (SSGO)

SSGO administers the State financial aid programs and essential services to students and families relative to college access.

SSGO is responsible for:

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

## MI Student Aid Services

MI Student Aid is actively involved in promoting postsecondary education, financial education, and financial aid options to Michigan students and families.

### MI Student Aid Customer Care Center

The Customer Care Center assists students, families, high school counselors, college financial aid offices, and college access professionals with general questions about types of financial aid available, State financial aid eligibility, how to search for scholarships, assist with accessing MiSSG, and more.

Contact the Customer Care Center:

- Phone: 1-888-447-2687
- Email: [mistudentaid@michigan.gov](mailto:mistudentaid@michigan.gov)

### Program Coordinators

The program coordinators work to administer the State financial aid programs and are available to assist financial aid professionals.

Programs	Coordinator	Email
FFS, TIP	Jessica Kuchar	KucharJ3@michigan.gov
MI Future Educator Fellowship/Stipend	Maggie Polley	PolleyM@michigan.gov
MCS, MTG	Marion Seelman	SeelmanM@michigan.gov
F4F, Reconnect	Nancy Vaughn	VaughnN@michigan.gov
CVTG, DE, STG	Christy Williams	WilliamsC96@michigan.gov

## GovDelivery Emails

Updates and information regarding SSGO programs, policies, and more are emailed to subscribers via GovDelivery.

If you currently do not receive our GovDelivery emails, you can [join the listserv](#) for financial aid administrators. Please review and reference these messages to keep up to date on important State financial aid program information.

## Online Services

The MI Student Aid Web site at [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid), provides support to students, families, and professionals with online resources.

## Publications

The following publications contain information about State financial aid programs.

- Affording College in Michigan Guidebook
- Free Application for Federal Student Aid (FAFSA) Myths
- MI Student Aid MiSSG Informational Card
- Michigan Postsecondary Options Poster
- Programs at a Glance Flyer
- Tuition Incentive Program Flyer

Fact Sheets and program specific resources are available at [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid).

## State Financial Aid Programs

All programs are administered in accordance with legislative direction and per administrative rules approved by the Michigan Department of Treasury's Office of Postsecondary Financial Planning.

For detailed information on these programs, refer to the program-specific beginning on page 27.

### 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.
- 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 SSGO 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***

- Priority Deadline: August 1
- Special Application: Yes, annual.
- AY2022-23 Award Amount: \$3,000

### **Futures for Frontliners (F4F)**

Futures for Frontliners (F4F) is a State of Michigan scholarship program for frontline workers; Michiganders who worked in essential industries during the state COVID-19 shutdown in spring 2020. F4F provides a pathway for tuition-free access to public community colleges to earn an associate degree or an industry recognized certificate for frontline workers without a college degree. F4F is operated through the Michigan Department of Labor and Economic Opportunity (LEO). For specific program criteria visit [www.michigan.gov/frontliners](http://www.michigan.gov/frontliners).

### **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: May 1
- Special Application: No, just FAFSA.
- AY2022-23 Award Amount: \$1,500

### **MI Future Educator Fellowship**

A new \$10,000 scholarship program to create low-cost tuition pathways for 2,500 future Michigan educators every year.

- Submission Deadline: TBD
- Special Application: Yes, TBD
- AY2022-23 Award Amount: \$10,000 (or the cost of tuition, whichever is less)

### **MI Future Educator Stipend**

A \$9,600 stipend per semester to support Michigan's hardworking student teachers continue their journey to being in the classroom full-time.

- Submission Deadline: TBD
- Special Application: Yes, TBD
- AY2022-23 Award Amount: \$9,600 (per semester)

### **Michigan Reconnect Scholarship (Reconnect)**

Michigan Reconnect is a scholarship program that pays for students 25 and older to attend their in-district community college and offers a large tuition discount if students attend an out-of-district community college. Students can use the scholarship to complete an associate degree or a skill certificate program. Reconnect is operated through the Michigan Department of Labor and Economic Opportunity (LEO). For specific program criteria visit [www.michigan.gov/reconnect](http://www.michigan.gov/reconnect).

### **Michigan Tuition Grant (MTG)**

Provides need-based renewable grants for undergraduate students attending eligible private or independent degree-granting, non-profit institutions.

### ***MTG Quick Reference***

- Submission Deadline: May 1
- Special Application: No, just FAFSA.
- AY2022-23 Award Amount: \$3,000

## 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, one-time.
- 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 eligible for 24 months within a 36 month period (between age 9 through high school graduation) as identified by the Michigan Department of Health and Human Services (MDHHS).

### *TIP Quick Reference*

- Submission Deadline: None
- Award Amount: Varies

## MiSSG Data Management System

MiSSG provides students, high school counselors, and college financial aid personnel access to records, applications, and information from SSGO.

### Overview of MiSSG for College Administrators

[MiSSG](#) allows financial aid professionals, referred to as School Users, to work with student records to:

- Clear errors
- Run reports
- Verify student eligibility

Perform awarding tasks, such as:

- Certification
- Requesting reimbursement
- Award adjustments

MiSSG also tracks and posts quarterly payments from SSGO to postsecondary institutions.

### How to Access MiSSG as a School User

Annually 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 institution will need to have a security level assigned for each program which will determine which features inside MiSSG are available.

#### *'View-Only' Users*

- Send MiSSG emails
- View award program data
- View school profile
- View school transactions, history, and payments
- View student records, transactions, and payments
- View institution eligibility rosters

### **'Update' Users**

- View and perform everything that 'View-Only' users can
- Update school profile, contact information, and records
- Add comments
- Clear ineligibility reasons from student records (such as citizenship, residency, etc.)
- Certify student enrollment and award amounts
- Request reimbursements
- Receive payment emails
- Request award reinstatement

### **'Administrator' Users**

- View and perform everything that 'View Only' and 'Update' users can
- Make award payment adjustments
- Edit the institution's annual budget

Login information will be emailed to new users shortly after the form is processed by SSGO.

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

### **FAFSA Transaction Updates**

MiSSG will load all 2023-24 FAFSA transactions through July 6. After this date, only the first transaction for the student will be loaded automatically.

All subsequent transactions will continue to be stored, but not automatically updated. If a subsequent transaction needs to be manually loaded after July 6, please contact SSGO at [mistudentaid@michigan.gov](mailto:mistudentaid@michigan.gov) or 1-888-447-2687 to make the request.

### **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 SSGO can initiate a semester/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 ways for a student's records to be transferred to a new institution:

- The student performs a transfer via the MiSSG Student Portal.
- Authorized high school counselor(s) performs a transfer via the MiSSG High School Counselor Portal.
- SSGO performs a transfer via MiSSG.
  - To request a transfer, contact SSGO with the student's name, transfer semester/term, and MiSSG ID or last four of Social Security number (SSN) at:
    - [mistudentaid@michigan.gov](mailto:mistudentaid@michigan.gov), or
    - 1-888-447-2687

### **Overview of MiSSG for Students**

The [MiSSG Student Portal](#) allows students to complete certain applications, change their institution, update contact information, view award status, and send MiSSG emails.

## 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 know their SSN when creating an account.

## Funding

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

Program	FY21	FY22	FY23
Children of Veterans Tuition Grant and Police Officer's and Fire Fighter's Survivor Tuition Grant	\$1,400,000	\$1,400,000	\$1,400,000
Dual Enrollment	\$2,332,600	\$3,000,000	\$3,000,000
Fostering Futures Scholarship	\$2,332,600	\$750,000	\$750,000
MI Future Educator Fellowship	n/a	n/a	\$25,000,000
MI Future Educator Stipend	n/a	n/a	\$50,000,000
Michigan Competitive Scholarship	\$2,332,600	\$29,861,700	\$29,861,700
Michigan Tuition Grant	\$2,332,600	\$42,021,500	\$42,021,500
Tuition Incentive Program	\$68,800,000	\$71,300,000	\$71,300,000
<b>TOTAL</b>	<b>\$148,040,800</b>	<b>\$151,533,200</b>	<b>\$223,333,200</b>

## Applying for State Financial Aid Programs

Students must complete the FAFSA when applying for State financial aid programs. MiSSG uses the data in the ISIR to evaluate eligibility for State financial aid programs and make initial awards.

The following State financial aid programs also require an additional application.

- Children of Veterans Tuition Grant (CVTG) (One time only special application.)
- Fostering Futures Scholarship (FFS) (Annual special application required.)
- Police Officer's and Fire Fighter's Survivor Tuition Grant (STG) (One time only special application.)

Please review our [Web site](#) for more details.

## Deadline Summary for 2022-23

Program	Program Application Deadline	FAFSA Submission Date
CVTG	Prior to 4 <sup>th</sup> Quarter Payment	June 30, 2023
FFS	August 1, 2022	June 30, 2023
MCS	May 1, 2022	May 1, 2022
MI Future Educator Fellowship	TBD	TBD
MI Future Educator Stipend	TBD	TBD
MTG	May 1, 2022	May 1, 2022
STG	Prior to 4 <sup>th</sup> Quarter Payment	June 30, 2023
TIP	Prior to 4 <sup>th</sup> Quarter Payment	June 30, 2023

## Calendar Definitions and Schedule

Three types of 'years' are defined by SSGO:

- 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. SSGO considers summer to be the trailer for all State financial aid programs.

Semester	Semester Name in MiSSG	Start Date Used for Evaluation
1st	Fall	August 23, 2022
2nd	Spring	January 6, 2023
3rd	Summer	May 5, 2023

Term	Term Name in MiSSG	Start Date Used for Evaluation
1st	Fall	August 23, 2022
2nd	Winter	January 6, 2023
3rd	Spring	March 30, 2023
4th	Summer	June 22, 2023

## Participating Institutions

Adrian College  
Albion College  
Alma College  
Alpena Community College  
Andrews University  
Aquinas College  
Baker College  
Bay College  
Bay Mills Community College  
Calvin University  
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 University  
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 financial aid program.
- To qualify for either the MI Future Educator Fellowship or the MI Future Educator Stipend, the student must be admitted in an eligible [Educator Preparation Program \(EPP\)](#).



# Program Eligibility Requirements

## High School Completion Requirements

For State financial aid programs, high school completion is considered:

- High school diploma; or
- 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.

The following programs require proof of high school completion:

- MCS\*
- MI Future Educator Fellowship
- MI Future Educator Stipend
- MTG\*
- TIP

Note: High school graduation completion information may be confirmed in the Student Information section of MiSSG. If the 'HS Grad Confirmed by CEPI' indicates "Yes," this can be used as documentation for a program review. If the status is "No" or blank, the institution must provide proof of high school completion.

\*The [High School Completion Substitution Form](#) may be used by the institution for MCS and MTG students who have not met the high school completion requirement.

The following programs do not require proof of high school completion:

- CVTG
- DE
- FFS
- STG

## FAFSA Requirements

To be eligible, a student must have a FAFSA on file in MiSSG which must provide at least the minimum information required to fully evaluate program eligibility and create an award.

Additionally, some State financial aid programs have FAFSA deadlines which means that the ISIR must be received by the Federal Central Processor on or before the posted date, not that it must be loaded in MiSSG by that date.

## Residency Requirements

A student is considered to have met the Michigan residency requirements if the date of residency is on or before July 1 of the preceding calendar year.

For example, in Academic Year 2023-24, the date of residency must have been on or before July 1, 2022.

A student's dependency status will determine if student or parent data will be used for determining residency:

- Dependent Student
  - The parent's state and date of residency is used to determine a dependent student's residency.
- Independent Student
  - The student's state and date of residency is used to determine an independent student's residency.

Note: If an independent student, or the parent(s) of a dependent student, resides outside of the state after Michigan residency was determined, then the student would remain eligible for Academic Year 2022-23.

## **CVTG/STG Application Residency**

A student is considered to have met the CVTG/STG application residency requirements if the date of Michigan residency is at least 12 months prior to the date of the CVTG/STG application.

## **Updating a Student's Residency Status**

If MISSG is unable to evaluate a student's residency status or the determination was incorrect, then an institution may update the student's application. Please see the [MISSG Manual for Aid Administrators](#) for further details.

Documents that could be used to update a student's residency determination:

- State/Federal tax returns or statements
- Michigan voter/vehicle registration or driver's license
- Utility bills, rent receipts, or property tax
- Any documents denoting Michigan residency

Note: During program reviews, an institution may be asked to provide copies of the supporting documents used to determine a student's residency.

## **Citizenship Requirements**

An eligible student must be a U.S citizen or an eligible non-citizen.

- **U.S. citizen (or U.S. national) if student is:**
  - A United States citizen by birth or by naturalization.
  - A person (except for the children of foreign diplomatic staff) who are born in the 50 states, the District of Columbia, and in most cases, Puerto Rico (PR), the U.S. Virgin Islands (VI), Guam (GU), and the Northern Mariana Islands (MP) are U.S. citizens, as are most persons born abroad to parents (or a parent) who are citizens.
  - All U.S. citizens are considered to be U.S. nationals, but not all nationals are citizens: natives of American Samoa and Swain's Island (AS) are not U.S. citizens, but are nationals.
- **Eligible non-citizen if student is not a U.S. citizen (or U.S. national) and is one of the following:**
  - A U.S. permanent resident, with a Permanent Resident Card (I-551), or a conditional permanent resident with a Conditional Green Card (I-551C).
  - Other eligible non-citizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.), or "Cuban-Haitian Entrant."
  - The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."
  - A resident of the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM).
  - A Canadian-born Native American under terms of the Jay Treaty.

If student is neither a citizen nor an eligible non-citizen, the student is not eligible for State of Michigan programs.

- **Neither citizen nor eligible non-citizen if student is in the U.S. and has:**
  - Been granted Deferred Action for Childhood Arrivals (DACA)
  - A F1 or F2 student visa
  - A J1 or J2 exchange visitor visa
  - A G series visa (pertaining to international organizations)
  - Other categories not included under U.S. citizen and eligible non-citizen

Institutions must inform SSGO of any students who are currently considered eligible for an award (any program) within MISSG, but do not meet the above definitions for eligible citizenship status.

Undocumented students do not qualify for State financial aid programs (except MI Future Educator Fellowship, MI Future Educator Stipend, and Reconnect).

## Eligible Institutions

State financial aid programs require student enrollment at a participating, degree-granting, non-profit Michigan postsecondary institution.

- Only institutions which are incorporated in Michigan and are eligible for Title IV Federal funding may participate in State financial aid programs.
- Out-of-state institutions operating in the state solely under a certificate of authority, are not eligible to participate in State financial aid programs.
- Institutions with a domestic license are eligible, while institutions with a foreign license are not eligible.
- Rules promulgated by Treasury clearly indicate that institutions that are eligible to participate in the programs are only Michigan institutions.
- 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.

Institutions seeking eligibility information should visit the [Michigan Department of Labor and Economic Opportunity \(LEO\) Web site](#).

## Enrollment Requirements

### *Enrollment Status*

Eligible students must be enrolled at least half-time and the student must be pursuing a certificate, associate, or bachelor's degree. Half-time is defined as a minimum of six (6) credit hours.

Note: TIP has additional enrollment requirements. See page 40 for details.

### *Acceptable Courses*

State financial aid programs will award a student for:

- Courses within their certificate or degree program
- Remedial coursework
- Prerequisite requirements
- Transfer guideline requirements
- Retaking failed courses

## Loan Default

An award is prohibited to any student who has defaulted on a Federal Title IV or Title V loan unless the student has met the satisfactory loan repayment arrangement requirements.

## Satisfactory Academic Progress (SAP) and Grade Point Average (GPA)

GPA and SAP are to be monitored separately.

### *SAP*

Students must meet and maintain Satisfactory Academic Progress (SAP), as monitored by your institution. Students may not have any reimbursement requests submitted or awards certified if they are not considered to be meeting your institution's SAP policy.

### *GPA*

A student must have at least a cumulative 2.0 GPA at the beginning of an academic year to receive any MCS awards in the same academic year.

A student must have at least a cumulative 2.25 GPA at the beginning of an academic year to receive any CVTG awards in the same academic year. Please see CVTG program rules (page 27) for additional requirements regarding CVTG, GPA, and transfer students.

## Selective Service

Registering with Selective Service is not a requirement for SSGO State financial aid programs.

## 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 MCS and MTG, a student must not be incarcerated.
- Drug offenses do not affect a student's eligibility for State financial aid programs.

## Online Courses

SSGO adheres to the Federal definition of "distance education" as defined in the [Federal Student Aid Handbook Glossary](#).

- Distance education is defined as training that uses one or more of the following technologies, the Internet, one-way and two-way transmissions through open broadcast, closed circuit, cable, micro-wave, broadband lines, fiber optics, satellite, or wireless communications devices, audio conferencing, or video cassettes, DVDs, and CD-ROMS, if the cassettes, DVDS, or CD-ROMS are used in a course in conjunction with any of several other technologies, to deliver instruction to students who are separated from the instructor and to support regular and substantive interaction between the students and the instructor, either synchronously or asynchronously.
- Students may receive State financial aid programs for distance education courses under these conditions:
  - The courses must belong to an eligible program.
  - The institution 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 SSGO.
- Distance education course-specific fees cannot be covered by State financial aid programs.
- For TIP, tuition will only be reimbursed at the approved in-district rate (unless an out-of-district rate was approved).

## Consortium Agreements

SSGO adheres to Federal requirements of "consortium agreements" as defined in the [Federal Student Aid Handbook Glossary](#).

- A consortium agreement can apply to all FSA programs. Under a consortium agreement, a student may take courses at another school and have them count toward the degree or certificate at the home school. A student can receive FSA funds only for courses that apply to their certificate or degree program.

A consortium agreement can be a blanket agreement between two or more eligible schools, or it can be written for a specific student. Such an agreement is often used when a student takes related courses at neighboring schools or when a student is enrolled in an exchange program with another eligible school for a semester/term or more. A school could have one agreement for each student, a separate agreement with each host school, or a blanket agreement with a group of schools.

## TIP Reimbursement Requests for Consortium Students

Reimbursement requests for Consortium students are always submitted by the home institution.

- The guest institution's Rate-Per-Credit must be used if less than the home institution's Rate-Per-Credit.
- A 'Phase II Only' institution may not submit a Phase I reimbursement request.
- A 'Phase I and Phase II' institution may only submit a Phase I reimbursement request for a Consortium student if the student meets the requirements for Phase I at the home institution.

## Guest Students

Students who are identified as guest students at your institution may receive SSGO program funds if they meet the following:

- 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. (Institutions must keep this form with the student's financial aid records.)

Note: Students may not receive funds at two institutions at the same time. TIP students may not use Phase I funds if they have previously received Phase II funds.

## 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 State financial aid program funds.

Students who are studying abroad may receive State financial aid program funds if:

- They are currently enrolled in a degree seeking or certification program at a participating Michigan institution, and
- Tuition is being billed and paid to the Michigan institution at the Michigan institution's tuition rate.

## 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 State financial aid programs.

When your institution is selected for a program review, a SSGO 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 uploaded to MiSSG for each student aid recipient selected in the program sample.

Note: High school graduation completion information may be confirmed in the Student Information section of MiSSG. If the 'HS Grad Confirmed by CEPI' indicates "Yes," this can be used as documentation for a program review. If the status is "No" or blank, the institution must provide proof of high school completion. The 'HS Grad Confirmed by CEPI' information can also be found on the 'Eligible Students Report' and 'Information Roster.'

## Record Retention

SSGO follows the same guidelines as Federal retention requirements; all institutions are required to keep records for three academic years after the student is no longer enrolled at your institution. Please refer to the current [2022-23 Federal Student Aid Handbook, Volume 2, Chapter 7: Record Keeping, Privacy, and Electronic Processes](#) or more information.

# Program Types

## Awards

### *Reimbursement Programs*

CVTG, F4F, Reconnect, STG, and TIP are considered reimbursement programs which means students are determined to be initially eligible by MiSSG, but no awards are generated.

### *Certification Programs*

FFS, MCS, and MTG are considered certification programs which means students are determined to be initially eligible by MiSSG and awards are generated automatically.

## Payments

### *Quarterly Payments*

Quarterly payment files are created based on the net unpaid amounts of certified awards or requested reimbursements since the previous quarterly payment.

CVTG, F4F, FFS, Reconnect, STG, and TIP use this type of payment.

### *Aggregate Payments*

Quarterly payment files are created based on a percentage of an institution's total certified award amount for the academic year.

MCS and MTG are the only State financial aid programs that use this type of payment.

### *Calculating Quarterly Percentages*

An institution will receive a payment for all certified awards, not to exceed the quarterly allotment.

Quarterly allotments are a percentage of the overall State appropriation:

- Quarter 1: 50%
- Quarter 2: 30%
- Quarter 3: 10%
- Quarter 4: 10%

## Order of Packaging

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

## Multiple Awards

Students may have multiple State financial aid programs designated for tuition and fees.

The packaging order for tuition-specific programs is:

1. STG
2. CVTG
3. MCS
4. MTG
5. F4F\*
6. TIP
  - Please refer to the F4F Manual for guidance on determining a student's TIP eligibility when a student is eligible to receive both F4F and TIP.
7. Reconnect\*
8. FFS
9. Promise Zone Scholarship
  - The Kalamazoo Promise is not considered a [Promise Zone Scholarship](#) and should be packaged as first dollar.

#### \*F4F or Reconnect

- The Futures for Frontliners and Reconnect scholarships are tuition-specific programs operated through the Michigan Department of Labor and Economic Opportunity (LEO). For specific program criteria and packaging examples visit [www.michigan.gov/frontliners](http://www.michigan.gov/frontliners) or [www.michigan.gov/reconnect](http://www.michigan.gov/reconnect).
- Handbooks
  - o [Futures for Frontliners Handbook for Community Colleges](#)
  - o [Reconnect Handbook for Community Colleges](#)

#### **MET Contracts**

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

#### **Veterans' Benefits and State Financial Aid Programs**

The following veterans' benefits must be applied before State financial aid dollars:

- Chapter 35 Dependents Educational Assistance Program (DEA)
- Marine Gunnery Sergeant John David Fry Scholarship
- ROTC Scholarships
- Michigan Children of Veterans Tuition Grant (CVTG)
- Military Tuition Assistance
- Army Continuing Education System (ACES)
- Tuition Assistance for MI Air/Army National Guard (ANG/ARNG)
- Michigan National Guard State Tuition Assistance Program (MINGSTAP)

#### **MCS Only**

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, MCS 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

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](mailto:mingstap@michigan.gov).

## Certification and Reimbursement Request Availability

Exact dates for each program will be announced through [GovDelivery emails](#) as each term's certification or reimbursement request window draws near.

Semester Name in MiSSG	Availability Date	Notes
Fall	September 14, 2022	
Spring	January 5, 2023	
Summer	April 19, 2023	If program allows for summer awarding.

Term Name in MiSSG	Availability Date	Notes
Fall	September 14, 2022	
Winter	January 4, 2023	
Spring	January 5, 2023	
Summer	April 19, 2023	If program allows for summer awarding.

## Methods of Certifying Awards and Requesting Reimbursements in MiSSG

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

Method	Pros	Cons
Upload File	<ul style="list-style-type: none"> <li>• Able to process many students in a batch with a single file.</li> <li>• Can have the file generated and exported from the institution's internal data system.</li> </ul>	<ul style="list-style-type: none"> <li>• Requires more technical proficiency to use successfully than the online interface method.</li> <li>• Overcoming file line errors can be frustrating to some users.</li> </ul>
Online Interface	<ul style="list-style-type: none"> <li>• Able to quickly process a single student.</li> <li>• Errors can be corrected in real time.</li> <li>• Easier to use.</li> </ul>	<ul style="list-style-type: none"> <li>• Is much slower to process many students compared to the upload file method.</li> <li>• Manual process.</li> </ul>

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

## Download Roster File Availability

Downloadable rosters for F4F, MCS, MTG, Reconnect, 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:

- [F4F Download Reimbursement Roster File Format](#)
- [MCS/MTG Download Certification Roster File Format](#)
- [Reconnect Download Reimbursement File Format](#)
- [TIP Download Reimbursement Request Roster File Format](#)

All file formats are available at [www.michigan.gov/missg](http://www.michigan.gov/missg) in the 'MiSSG File Formats for College Administrators' section.



F4F, MCS, MTG, Reconnect, and TIP are the only programs with download files. All others use the online interface.

If you use a download file, you should use the most current file as MiSSG is real-time and as student's certify or transfer schools, your list will update automatically.

## 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.

## F4F Reimbursement Requests

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 [F4F Upload Reimbursement File Format](#) which is available at <https://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 F4F Reimbursement Request menu item under the Futures for Frontliners 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.

## FFS Certification Rosters

Certification must occur for individual students 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

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/MTG Upload Certification Roster File Format](#) which is available at <https://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 menu, select a term, and click the Certification Roster button.

## Reconnect Reimbursement Requests

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 [Reconnect Upload Reimbursement File Format](#) which is available at <https://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 Reconnect Reimbursement Request menu item under the Michigan Reconnect Scholarship 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.

## 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.

## 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](#) which is available at <https://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 of Michigan SIGMA Vendor Self Service \(VSS\)](#).

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

Review the [SSGO Payment Schedule](#).

- 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.

### Award Inclusion in Quarterly Payment Files

To have an award included in a quarterly payment file, the award must be certified or have a request for reimbursement submitted prior to the payment file being created.

# Program Payment Schedule

Academic Year 2022-23

## State Financial Aid Programs

- ✓ Children of Veterans Tuition Grant (CVTG)
- ✓ Dual Enrollment (DE)
- ✓ Fostering Futures Scholarship (FFS)
- ✓ Futures for Frontliners (F4F)
- ✓ Michigan Competitive Scholarship (MCS)
- ✓ Michigan Reconnect Scholarship (Reconnect)
- ✓ Michigan Tuition Grant (MTG)
- ✓ Police Officer’s and Fire Fighter’s Survivor Tuition Grant (STG)
- ✓ Tuition Incentive Program (TIP)

\*New teacher recruitment programs and details TBD

*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.

Event Type	Date Available
Fall Opens	September 14, 2022
Winter Opens	January 4, 2023
Spring Opens	January 5, 2023
Summer Opens	April 19, 2023

### 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.

Payment Type	Payment Date
Quarter 1	November 16, 2022
Quarter 2	February 22, 2023
Quarter 3	May 10, 2023
Quarter 4	August 16, 2023



### 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.

\*Payment dates for new teacher recruitment programs will be updated when available.

## Withdraws and Enrollment Changes

Institutions may keep program funds if costs were incurred; unused funds must be refunded to SSGO via MISSG.

## Year-end Balancing

### *All State Financial Aid Programs*

All institutions must balance expenditures for State financial aid programs following the 4<sup>th</sup> quarter payments. Institutions must issue any refunds owed to SSGO no later than September 16 each year and complete the [SSGO Refund Worksheet](#).

## Refunds

Institutions should never send refunds or other return funds to SSGO without first having specifically received a billing notice, except Dual Enrollment. Any differences in total amounts awarded and paid are designed to net out naturally over the course of the four quarterly payments.

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 [SSGO Refund Worksheet](#) available on our Web site.

# 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

Students must complete an initial application. To complete an initial application or check the status, the student can log into the MiSSG Student Portal at [www.michigan.gov/missg](http://www.michigan.gov/missg). For renewal, students must complete a Free Application for Federal Student Aid (FAFSA).

## CVTG Application Residency

A student is considered to have met the CVTG application residency requirements if the date of Michigan residency is at least 12 months prior to the date of the CVTG application.

## Program Award Information

Award maximum is \$2,800 per academic year. Award is tuition-specific and may also include mandatory fees.

Maximum semester or term awards are prorated by the student's enrollment.

- Full-time: \$1,400
- Three-quarter-time: \$1,050
- Half-time: \$700

## Semester/Term Awards

- Fall: Yes
- Winter: Yes
  - Term institutions only.
- Spring: Yes
- Summer: Yes

## 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.

## Student Requirements/Eligibility

In addition to the requirements for all State financial aid programs, a CVTG student must:

- Be the natural or adopted child of a Michigan veteran.
- Be older than 16 and less than 26 years of age.
- Not have been convicted of a felony involving an assault, physical injury, or death.
- Maintain a minimum cumulative GPA of 2.25, which is monitored annually.

## Special Requirements

### Institution Requirements

An eligible student must attend a:

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

### ***Veteran Requirements***

A qualifying parent veteran must:

- Must have been a legal resident of Michigan immediately before entering military service and did not later reside outside of Michigan for more than two years; or the veteran must have established legal residency in Michigan after entering military service.
- Must have been killed in action or died from another cause while serving in a war or war condition in which the United States of America was or is participating; or,
- Must have died or become totally and permanently disabled as a result of a service-connected illness or injury as determined by the U.S. Department of Veterans Affairs; or,
- Must have been totally and permanently disabled as a result of a service-connected illness or injury prior to death and has now died; or,
- Must be listed as MIA in a foreign country as determined by the U.S. government.
- Must meet Michigan residency requirements, full details can be found at [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid).

### ***Transfer Student Requirements***

To be eligible, a transfer student must provide transcripts from all prior eligible institutions to have their cumulative GPA evaluated.

### **Additional Program Details**

#### ***Felony Reporting***

- Institutions that become aware of a CVTG student who is convicted of a felony involving an assault, physical injury, or death, must provide SSGO with documentation as the student is no longer eligible for future payments.



# 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, Grants and Outreach (SSGO).

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

## Semester/Term Awards

- Fall: Yes
- Winter: Yes
  - Term institutions only.
- Spring: Yes
- Summer: Yes

## Program Limits

Program eligibility ends when a student has:

- Completed high school; or
- Completed ten college courses; or
- Received DE funds in four academic years.

## Student Requirements/Eligibility

Students are identified and approved by their high school.

## Special Requirements

### *Institution Requirements*

An eligible student must attend a:

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

## Additional Program Details

- 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 SSGO which processes payment.
- A student who does not successfully complete a course shall repay Treasury any eligible charges expended and not refunded by the postsecondary institution.

## For More Information

Contact MDE:

- For program questions or issues, Eric Lipinski at [lipinski@michigan.gov](mailto:lipinski@michigan.gov) or 517-241-6895.
- For financial questions or issues, Christopher May at [mayc@michigan.gov](mailto: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 priority deadline to apply is August 1. The application can be completed online in the MiSSG Student Portal at [www.michigan.gov/missg](http://www.michigan.gov/missg).

## Program Award Information

Award maximum is \$3,000 per academic year. Award contains both non-tuition-specific and tuition-specific components.

Maximum semester or term awards are not prorated by the student's enrollment.

- Up to \$1,000 of the semester award may be used for tuition and fees, books and supplies.
  - The tuition and fees portion is based on actual tuition and mandatory fees charged to the student.
  - 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.
  - 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).

## Semester/Term Awards

- Fall: Yes
- Winter: Yes
  - Term institutions only.
- Spring: Yes
- Summer: No

## Program Limits

Program eligibility ends when a student has:

- The student has received a bachelor's degree.

## Student Requirements/Eligibility

In addition to the requirements for all State financial aid programs, a FFS student must:

- Have been in Michigan foster care due to abuse/neglect on or after their 13<sup>th</sup> birthday.
- Demonstrate financial need.

## Special Requirements

### *Institution Requirements*

An eligible student must attend a:

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



# 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 May 1.

## Program Award Information

Award maximum is \$1,500 per academic year. Award is tuition-specific and may also include mandatory fees.

Award amount is based on legislative appropriations.

Maximum semester or term awards are prorated by the student's enrollment.

- Full-time
  - Semester: \$750
  - Term: \$500
- Three-quarter-time
  - Fall Semester: \$563
  - Spring Semester: \$562
  - Term: \$375
- Half-time
  - Semester: \$375
  - Term: \$250

## Semester/Term Awards

- Fall: Yes
- Winter: Yes
  - Term institutions only.
- Spring: Yes
- Summer: No

## Program Limits

Program eligibility ends when the student has:

- Received a bachelor's degree; or
- Exhausted all remaining check counts; or
- Had ten years elapse since high school completion or its recognized equivalent.

## Student Requirements/Eligibility

In addition to the requirements for all State financial aid programs, a MCS student must:

- Achieve a qualifying test score by June 30 of the academic year in which the student completes high school or its recognized equivalent.
  - Class of 2016 and prior, a qualifying score is an ACT composite score of 23 or higher.
  - Class of 2017 and later, a qualifying score is a SAT score of 1200 or higher.
- The student's high school completion year determines which test counts as qualifying:
  - Beginning with the Class of 2017: SAT minimum score of 1200.
  - Ending with the Class of 2016: ACT minimum composite score of 23.

\*Class of 2021 students may be considered using alternative scholastic achievement criteria determined by the department.
- Demonstrate financial need.
- For renewal, maintain a minimum cumulative GPA of 2.0, which is monitored annually.

## Special Requirements

### *Institution Requirements*

An eligible student must attend a:

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

## MCS Budget

### *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.

Institutional budgets used to calculate 2023-24 awards must have been entered in MiSSG by the end of September 2022.

Note: Institutions that report their own room and board costs must be able to provide proof to SSGO upon request that at least 10% of their enrollment resides in the institution's dorms.

### *State Budget*

SSGO uses the Consumer Price Index when determining the State budget amounts used for MCS, which is entered in MiSSG annually.

## Calculation of Award

To establish initial eligibility, SSGO 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. The student may receive an award up to the maximum award amount, but not more than the demonstrated need (budget – FFC).

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

### *Minimum Award*

For students need of \$1 to \$99, the minimum award amount in MiSSG is \$100 (\$50 Fall and \$50 Spring). For term institutions, the institution will make the determination. The award must be monitored per the guidelines provided below.

Check counts do apply; therefore, if a student wishes to forgo their award to save their check counts, the award can be cancelled.

## 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 and Federal EFC may be used when monitoring awards.

### *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 MCS award does not exceed the student's need or tuition and fees.

To evaluate:

1. 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.
2. Subtract other tuition-specific aid from need to determine the revised need.

Note: A \$300 buffer (\$150 per semester, \$100 per term) may be used annually without affecting the award.

EXAMPLE	
a) Current Institutional Budget	\$25,000
b) EFC	\$15,000
c) Adjusted 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

3. Student need is \$4,300; therefore, award can be certified at the maximum award amount.

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

## **Additional Program Details**

### ***MCS Year-end Balancing***

Prior to the 4th quarter payment, aid offices need to resolve discrepancies in student awards and provide year-end totals to SSGO.

# 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 May 1.

## Program Award Information

Award maximum is \$3,000 per academic year. Award is tuition-specific and may also include mandatory fees.

Award amount is based on legislative appropriations.

Maximum semester or term awards are prorated by the student's enrollment.

- Full-time
  - Semester: \$1,500
  - Term: \$500
- Three-quarter-time
  - Semester: \$1,125
  - Term: \$750
- Half-time
  - Semester: \$750
  - Term: \$500

Note: Term award amounts vary slightly from term to term because the annual amount is not divisible by three. Check MISSG for exact award amounts.

## *Semester/Term Awards*

- Fall: Yes
- Winter: Yes
  - Term institutions only.
- Spring: Yes
- Summer: No

## Program Limits

Program eligibility ends when the student has:

- Received a bachelor's degree; or
- Exhausted all remaining check counts; or

## Student Requirements/Eligibility

In addition to the requirements for all State financial aid programs, a MTG student must:

- Demonstrate financial need.

## Special Requirements

### *Institution Requirements*

An eligible student must attend a:

- Michigan private or independent degree-granting, non-profit institution.

## **MTG Budget**

### ***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.

Institutional budgets used to calculate 2023-24 awards must have been entered in MISSG by the end of September 2022.

Note: Institutions that report their own room and board costs must be able to provide proof to SSGO upon request that at least 10% of their enrollment resides in the institution's dorms.

### ***State Budget***

SSGO uses the Consumer Price Index when determining the State budget amounts used for MTG, which is entered in MISSG annually.

## **Calculation of Award**

To establish initial eligibility, SSGO 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. The student may receive an award up to the maximum award amount, but not more than the demonstrated need (budget – FFC).

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

### ***Minimum Award***

For students need of \$1 to \$99, the minimum award amount in MISSG is \$100 (\$50 Fall and \$50 Spring). For term institutions, the institution will make the determination. The award must be monitored per the guidelines provided below.

Check counts do apply; therefore, if a student wishes to forgo their award to save their check counts, the award can be cancelled.

## **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 and Federal EFC may be used when monitoring awards.

### ***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 MTG award does not exceed the student's need or tuition and fees.

To evaluate:

1. 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.
2. Subtract other tuition-specific aid from need to determine the revised need.

Note: A \$300 buffer (\$150 per semester, \$100 per term) may be used annually without affecting the award.

EXAMPLE	
h) Current Institutional Budget	\$25,000
i) EFC	\$15,000
j) Adjusted Need (a minus b)	\$10,000
k) Other Tuition-specific Aid	\$6,000
l) Demonstrated Need (c minus d)	\$4,000
m) Buffer	\$300
n) Revised Need (e plus f)	\$4,300

3. Student need is \$4,300; therefore, award can be certified at the maximum award amount.

### **Additional Program Details**

#### ***MTG Year-end Balancing***

Prior to the 4th quarter payment, aid offices need to resolve discrepancies in student awards and provide year-end totals to SSGO.

#### ***MTG Special Reporting***

Institutions that receive MTG funds are required to report data by October 31 yearly (pursuant to Public Act 144 of 2022) 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.

# 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

Students must complete an initial application. To complete an initial application or check the status, the student can log into the MiSSG Student Portal at [www.michigan.gov/missg](http://www.michigan.gov/missg). For renewal, students must complete a Free Application for Federal Student Aid (FAFSA).

## Program Award Information

Award maximum is the total tuition for courses applicable toward a certificate or degree in which the applicant is enrolled and is not covered or paid by any other scholarship, trust fund, statutory benefit, or other source of tuition coverage.

### *Semester/Term Awards*

- Fall: Yes
- Winter: Yes
  - Term institutions only.
- Spring: Yes
- Summer: Yes

## Program Limits

Program eligibility ends when a student has:

- Received bachelor's degree; or
- Received STG funds in 9 semesters (14 terms); or
- Received STG funds for 124 semester (180 term) credits.

## Student Requirements/Eligibility

In addition to the requirements for all State financial aid programs, a STG student must:

- Be certified by the institution's financial aid officer that STG's waiver is needed to meet tuition expenses.
- 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.
- Not have been older than 21 at the time of the parent's death.
- Initiate postsecondary enrollment prior to age 26.

## Special Requirements

### *Institution Requirements*

An eligible student must attend a:

- Michigan public degree-granting, community college or public university.

# 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.

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

## TIP Phases

TIP is divided into two different sub-program phases:

- Phase I: Provides tuition assistance to eligible students enrolled in a certificate or associate degree program.
- Phase II: Provides tuition assistance to eligible students nearing a bachelor's degree.

## Phase I

### *Program Award Information*

Award is tuition-specific and may also include mandatory fees.

Maximum semester or term awards are based on the number of credits eligible for reimbursement:

- Tuition award: [Number of eligible credits] \* [Reimbursement Rate]
- Mandatory fees: maximum \$250

### *Semester/Term Awards*

- Fall: Yes
- Winter: Yes
  - Term institutions only.
- Spring: Yes
- Summer: Yes

### *Eligible Credits*

Student must be taking a minimum of six credits within degree program. All credits must apply to certificate or associate degree.

### *Fee Restrictions*

- Reimbursement requests may not be submitted for zero credit hours.
- Institutions are permitted to combine summer modules for TIP reimbursement requests; however, SSGO will only accept one set of mandatory fees, up to \$250, for the combined modules.

### *Reimbursement Rates*

An institution must update their rate-per-credit annually in MiSSG as that is the rate used for the academic year.

#### *Community Colleges*

- In-district students:
  - The institution's in-district rate will be used as the rate-per-credit for reimbursement requests.
- Out-of-district students:
  - The institution's out-of-district rate will be used as the rate-per-credit for reimbursement requests.

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 reimbursement requests.

## Private or Independent Institutions

- For Academic Year 2022-23, the rate of \$122 will be used as the rate-per-credit for reimbursement requests.

## Phase I Program Limits

Program 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 in June 2022 must have initiated by Fall of Academic Year 2026-27.
- Eligible students have ten years of benefits after initial payment; or
- Been reimbursed for 80 semester credits or 120 term credits; or
- Received a Phase II reimbursement.

## Phase I Student Requirements/Eligibility

### *Degree Program Requirement*

Student must be enrolled in a qualifying certificate or associate degree program.

## Phase I Special Requirements

### *Institution Requirements*

An eligible student must attend an institution that participates in Phase I and is a:

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

### *Awarding Restrictions*

A student may not receive a Phase I reimbursement and a Phase II reimbursement in the same semester/term.

## Phase I Additional Program Details

### *Second Associate Degree or Certificate*

After completing an associate degree or acceptable certificate, any remaining Phase I credits may be used toward a second certificate or associate degree provided the student has not initiated Phase II benefits.

## Phase II

### *Program Award Information*

Award is tuition-specific and may also include mandatory fees.

### *Semester/Term Awards*

Maximum semester or term awards are not prorated by the student's enrollment.

- Semester: \$500
- Term: \$400

## **Phase II Program Limits**

Program 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 in June 2022 must have initiated by Fall of Academic Year 2026-27.
- Eligible students have ten years of benefits after initial payment; or
- Received a Phase II cumulative lifetime award of \$2,000; or
- Received a bachelor's degree; or
- Had 30 months elapse since becoming Phase II eligible.
  - The date used to calculate the 30 months is the end date of the semester/term in which the 56 transferrable credits, certificate, or associate degree were earned.

## **Phase II Student Requirements/Eligibility**

Students become Phase II eligible when they have completed 56 transferrable credits or earned a certificate or associate degree.

### ***Degree Program Requirement***

Student must be enrolled in a bachelor's degree program.

## **Phase II Special Requirements**

### ***Institution Requirements***

An eligible student must attend an institution that participates in Phase II and is a:

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

### ***Awarding Restrictions***

A student may not receive a Phase II reimbursement and a Phase I reimbursement in the same semester/term.

## Appeals to SSGO and Executive Decisions

Appeals can be submitted and will be evaluated on a case-by-case basis. Students can submit their inquiries via email to [mistudentaid@michigan.gov](mailto:mistudentaid@michigan.gov) or in writing to:

Diann Cosme, Director  
Office of Postsecondary Financial Planning  
Student Scholarships, Grants and Outreach  
P.O. Box 30462  
Lansing, MI 48909

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## Disclaimers and Disqualifications

The information in this document was compiled by the Student Scholarships, Grants and Outreach division, Office of Postsecondary Financial Planning, Michigan Department of Treasury. SSGO retains the right to change any information and policies contained in this manual.

All programs are subject to approved and available funding.

# Glossary

## Certificate of Completion

A non-academic credential that is given to a student who has met the requirements of an alternative curriculum approved by the school district.

Students with a certificate of completion are eligible for State financial aid programs; however, are not eligible for Federal financial aid programs.

## Certificate Program

An acceptable certificate program must be a minimum of 24 semester credits (or 36 term credits) and at least 30 weeks of instructional time within a 12-month consecutive period.

## Check Counts

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

Each MCS/MTG award will reduce a student's remaining check count by:

- 6 check count for an award at full-time enrollment; or
- 4.5 check count for an award at three-quarter-time enrollment; or
- 3 check count for an award at half-time enrollment.

Students without enough check count remaining for a full award will have their final MCS/MTG award prorated.

## Credit Hours

State financial aid programs may only award based on credit hours; not contact or billable hours with the exception of F4F and Reconnect. SSGO adheres to the Federal definition of "credit hour" as defined in the [Federal Student Aid Handbook Glossary](#).

"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 an 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."*

## Cumulative Lifetime Award

The combined total of all a student's paid awards from a single State financial aid program across all academic years.

## Enrollment Status

- Full-time: 12 credits or more
- Three-quarter-time: 9-11 credits
- Half-time: 6-8 credits
- Less-than-half-time: 5 credits or less

## Failed Courses

Any course required by a student's degree or certificate program that the student has taken, but did not achieve a passing grade.

## Mandatory Fees

Mandatory fees must be specified in the institution's course catalog as mandatory for all students as a condition of enrollment.

Mandatory fees do not include:

- Course-specific fees
- Lab fees
- Athletic fees
- Parking fees
- Any 'one-time' fees

## Recognized Equivalent

In compliance with Public Act 62 of 2019, the State of Michigan, Department of Labor and Economic Development recognizes the following high school equivalency tests as options for individuals to earn a high school equivalency credential:

- General Equivalency Diploma (GED)
- High School Equivalency Test (HiSET)
- Test Assessing Secondary Completion (TASC)

The [High School Completion Substitution Form](#) may be used by the institution for MCS and MTG students who have not met the high school completion requirement.

## Remedial Course

A course that prepares a student for study at the postsecondary level.

- Cannot be below the educational level needed for a student to successfully pursue their program after one year in that course.
- Must be at least at the high school level.
- Further information can be found on the [Federal Web site](#).

## Trailer

Summer semester/term is considered a "trailer" semester (the end of the school year) for all State financial aid programs.

## Tuition-specific

Aid that may only be applied to tuition costs and mandatory fees.



# MI Student Aid

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

Michigan Department of Treasury  
MI Student Aid  
P.O. Box 30462  
Lansing, MI 48909-7962

Phone: 1-888-447-2687

Fax: 1-517-241-5835

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