

Affording College

IN MICHIGAN



GUIDEBOOK

for Students and Families

This guidebook includes information on planning and applying for college, including financial resources to assist with affording college in Michigan.



GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

RACHAEL EUBANKS
STATE TREASURER

Dear Student:

It is never too early to start to prepare for college. Higher education is a lifetime investment and will help you meet your life goals. Part of getting there is having the financial help you might need to pay for college.

The State of Michigan has been providing financial assistance programs for Michigan students since 1964 and has helped over three million students, with roughly \$4 billion in scholarship assistance, to achieve their higher education goals.

The State administers a variety of student financial aid programs and services including:

- Scholarships and Grants
- College Savings Programs
- Loan Rehabilitation Services
- College Access Initiatives
- Financial Literacy Initiatives

Our goal is to help you pay for college so you can obtain a valuable postsecondary academic degree or professional/technical certificate. Whether college is many years away or you are going to be enrolling soon, this guide can help you get connected to many different resources to help as you plan for your postsecondary education.

You are a big part of Michigan's bright future and the upcoming leaders of our great state. Get ready for tomorrow starting today! You deserve every opportunity to pursue your dreams of a college education and become anything you want to be. I wish you the very best.

Sincerely,

A handwritten signature in black ink, reading 'Anne Wohlfert'.

Anne Wohlfert, Director
Student Financial Services Bureau
Michigan Department of Treasury

GUIDEBOOK OUTLINE

This guidebook is designed to help high school and college students as they prepare for and complete their postsecondary education. This guidebook is divided into the following sections:

Section I – Planning and Applying for College — This section provides information on helpful tools and resources for high school students. The following planning items are covered:

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SECTION I:

PLANNING AND APPLYING FOR COLLEGE

College Planning Checklist

High School Freshmen

- ☐ Take challenging classes in core academic areas.
- ☐ Update your Educational Development Plan (EDP) and create a four-year plan for meeting graduation requirements.
- ☐ Obtain information about taking AP, honors, and dual/concurrent enrollment courses.
- ☐ Get involved with community-based and leadership-oriented activities.
- ☐ Explore and identify career fields of interest through online research and by attending career fairs and other events.
- ☐ Keep a running list of accomplishments, awards, and recognitions to use in preparing a resume and college applications.

High School Sophomore

- ☐ Attend college and career information events and presentations.
- ☐ Research funding for college; including scholarships, grants, loans, etc.
- ☐ Continue exploring college and career options.
- ☐ Prepare for the PSAT by taking practice tests and using resources available through CollegeBoard and Khan Academy.

High School Junior

Fall

- ☐ Take the PSAT to prep for the SAT.
- ☐ Attend college fairs, college nights, and college-prep presentations. Be prepared to ask questions.
- ☐ Continue exploring college and career options and make a list of your top college choices.

Spring

- ☐ Prep for college admissions exams (SAT) by taking practice tests and using resources available through CollegeBoard and Khan Academy.
- ☐ Take the SAT and WorkKeys assessments currently required as part of the Michigan Merit Exam (MME).
- ☐ Identify scholarship opportunities to pursue; note deadlines on a calendar.
- ☐ Schedule college campus visits and contact colleges to request information.

High School Senior

Summer Before Senior Year

- ☐ Plan and schedule college visits.
- ☐ Narrow down your list of colleges being considered.

Fall

- ☐ Register for and take (or retake) the SAT, if not already done.
- ☐ Meet with a counselor to verify that graduation requirements will be met on schedule.
- ☐ Complete and submit college applications prior to deadlines.
- ☐ Complete and submit scholarship applications prior to deadlines.
- ☐ Request transcripts and letters of recommendation.
- ☐ Register for a Federal Student Aid ID (FSA ID).
- ☐ Complete the Free Application for Federal Student Aid (FAFSA) as soon as possible after October 1.
- ☐ Review and make any necessary changes/corrections to the Student Aid Report (SAR).

Winter

- ☐ Finish submitting scholarship applications.

Spring

- ☐ Consider college acceptances; compare financial aid packages offered.
- ☐ Call college financial aid representatives with any questions.
- ☐ Decide on the college to attend and contact their offices.
- ☐ Make informed decisions about student loans.

**Source: Connections Academy*

Get Ready for College

You may be receiving a lot of advice about your future – advice from your parents, relatives, or from your school counselor. Whether your postsecondary goal is to attend a state university, community college, private college, career or technical school, or if you aren't sure, it is important to give serious thought to your future goals while you're in high school.



Having the dream to go to college is a great start! Each school, college, or university has different admissions requirements so you need to check the policy for each one. Most four-year colleges and universities require you to take at least one college admissions test as part of your college application process. These tests are prepared by national organizations and are given several times each year at many locations. The two most common tests are the ACT® and the SAT®.

College Admission Tests

Most students take the SAT in their junior year as it is part of the Michigan Merit Exam (MME). If you want to improve your scores, you may take practice SAT tests. Ask your counselor about this process and look at resources available through the CollegeBoard and Khan Academy. Some students may also take the ACT. Many colleges and universities will accept both the ACT and SAT. Be sure to take the exam(s) that best suits your college plans.

NOTE: To be considered for the Michigan Competitive Scholarship (a Michigan financial aid program), a SAT is required.

College Fairs and College Nights

College fairs and nights offer a great opportunity for students and parents to meet face-to-face with a college admissions representative. To view a listing of Michigan college fairs, visit www.macrao.org and click on College Day/ Night Calendar.

Community Service, Extracurricular Activities, Awards, and Honors

Although your classes, grades, and exam scores are important, most colleges and universities also want to know how you spend your time outside of the classroom. By broadening your experiences, you will be more likely to match your interests with college program options and future employment possibilities. Include your community service, extracurricular activities, awards, and honors on applications.

High School Transcript Request

Long before your college application deadline, ask your high school counselor what the correct steps are to send your transcript electronically to the college(s) you are considering. Some high schools in Michigan process transcripts through Parchment, www.parchment.com.

College Essays

As part of the application packet, some colleges and universities ask you to write about yourself or another topic. This essay will show them how well you can express yourself in writing. The best way to prepare for this application essay is to take college prep English classes in high school and do well in these classes. Tips for writing your college essay can be found at <https://bigfuture.collegeboard.org/get-in/essays/8-tips-for-crafting-your-best-college-essay>.

Letters of Recommendation

Many colleges and universities ask for one to three letters of recommendation and some have special forms for these letters. When you apply for college, you will need to ask people to write these letters for you. These people may be teachers, employers, or other adults (but not family members) who know you and have positive things to say about your work and your character. Usually letters of recommendation must be sent directly to the college or university. It's your responsibility to make sure that the letters of recommendation are sent to the college before the deadline date.

First Generation College-going Student

Are you the first in your family to consider attending college? I'm First! is an online community for first-generation college students and their supporters. Visit www.imfirst.org to find answers to your questions about college, helpful tips, and encouragement.

Saving and Planning for College

College costs have increased over the past few years. Planning ahead will provide you some comfort when it comes time to pay for your postsecondary education. If you start saving for college now, you can reduce the amount of money you need later. Start financial planning and investing now.



Michigan Education Trust

The Michigan Education Trust (MET), Michigan's pre-paid tuition program, allows parents, grandparents, or others to purchase future college tuition at today's rates. With MET you avoid rising tuition rates, which are expected to more than double over the next ten years. For additional information about MET, call 1-800-638-4543 or visit www.setwithmet.com.



Michigan Education Savings Program

Misaves.com

Michigan Education Savings Program

The Michigan Education Savings Program (MESP) is a savings/investment program designed to assist families with preparing for higher education expenses. A child's parents or others can open an account for the child/beneficiary. The MESP account can then grow through regular contributions and investment growth. For additional information about MESP, call 1-877-861-6377 or visit www.misaves.com.

Scholarship Search

When searching for scholarships, remember to check local sources through your high school guidance office and local civic groups and businesses. Start searching early during your junior year of high school. Use free, reputable Internet search services. Beware of scams and services requiring payment. Additional information on scholarship searches and resources are available in Section II of this booklet.



Be Money Smart - The Importance of Financial Education

Managing your financial resources effectively can lead to a lifetime of financial security. Students who have learned how to be “money smart” before college can save themselves a lot of heartache and money. Knowing how to save, budget, and borrow can make a huge difference. Avoid regrets such as “I wish I would have known that before I took out this loan,” or “I wish I didn’t run up my credit card.”

- Finish your educational program on time with minimal long-term debt and only borrow what you need.
- Know the career you want to pursue. This will reduce your time in college and will allow you to save money.
- Put your money to work for you - learn to budget and save.
- Relax and feel less stress.

For more information visit:

Department of Insurance and Financial Services - Financial Learning
Tools for Teens and Youth
www.michigan.gov/difs

Greenpath University
www.greenpath.org

Inceptia – A division of National Student Loan Programs (NSLP)
www.inceptia.org

Jump\$tart Coalition – Financial Smarts for Students
www.jumpstart.org

Mapping Your Future – Managing Your Money
www.mappingyourfuture.org/Money

Michigan Council on Economic Education (MCEE)
www.michiganecon.org

The Money Game
www.winthemoneygame.com

National Endowment for Financial Education High School Financial
Planning Program
www.hsfpp.org



Dual or Concurrent Enrollment

Another way to be money smart is to participate in dual or concurrent enrollment. Students enrolled in high school or home school may be dual or concurrently enrolled at a local community college or university. Students from grades 9-12 are eligible for dual enrollment up to a maximum of ten courses in four years. If these students pass their college classes, they receive credit that may be applied toward their high school diploma or toward a college degree or certificate. Students benefit from dual enrollment by getting a head start on college credit without paying tuition and fees.

Check with your high school counselor to find out how you can be involved in the Dual Enrollment program. Information can also be found at www.michigan.gov/dualenrollment.

Early/Middle College

Attending a State-approved Early/Middle College offers college savings. An Early/Middle College Program is a five-year high school program designed to allow a pupil to earn a high school diploma and either an associate degree, the Michigan Early/Middle College Association technical certificate, or up to 60 transferable college credits at the same time. A formal agreement with each postsecondary partner is required. Early/Middle College High Schools can begin as early as 9th or 10th grade. Students attend for five years and follow a specific, five-year program of instruction. For more information, visit <https://www.michigan.gov/mde> and click on MDE Programs.

College Level Examination Program (CLEP)

CLEP is a credit-by-examination program that is accepted by some colleges and universities. Taking and passing the CLEP can provide a student with college credit without paying the cost of tuition. There is a fee to take CLEP; however, the fee varies depending on the course. For more information, please visit <https://clep.collegeboard.org>.

Choosing a College

Campus Visits

Most colleges and universities have a form to complete for scheduling a campus visit on their Web site. Contact the admissions office for more information about scheduling a campus visit. Spend some time thinking about what you want to get out of your visit, make yourself a checklist and compare your notes after visiting different campuses. Check out the Campus Visit Guide on the CollegeBoard Web site at <https://bigfuture.collegeboard.org/find-colleges/campus-visit-guide>.

Types of Certificates and Degrees

The number of years you need to spend in college depends on the career you are preparing for, the certificate or degree required for that career, and whether or not you are in college full time. Different careers have different minimum certificate or degree requirements.

Undergraduate postsecondary education includes:

Certificate

A certificate prepares you for entry-level jobs in a professional environment. Certificates provide training and/or education beyond high school to prepare for a specific occupation. Completion time depends upon the requirements of the program.

Apprenticeship

The apprenticeship program gives you hands-on job training and classroom study to help prepare you for a job. Students in these programs are called apprentices or trainees. Completion time depends on the requirements of the program, but it is usually two to three years after graduation from high school.

Associate Degree

An associate degree provides education and training for a specific career. Courses taken for an associate degree can be transferred to a four-year university if you plan ahead with the help of your college counselor. Completion time is usually two to four years after receiving a high school diploma or its recognized equivalent.

Bachelor's Degree

A bachelor's degree is composed of general and specific courses to prepare you for a career. In these programs, you will take the courses that are more focused on a specific career after a year or so of general classes. Completion time is usually four to six years after receiving a high school diploma or its recognized equivalent.

Types of Colleges

Career Schools

Career schools provide certificates of completion or diplomas; not degrees. They provide training in a specific trade, occupation, or vocation, and offer short programs.

Community Colleges

Community colleges are two-year public institutions that offer certificates and associate degrees, as well as apprentice and journeyman programs. They prepare you for technical careers or for transfer into a four-year college or university.

Four-year Colleges and Universities

Four-year colleges and universities offer a wider variety of degrees including bachelor's and master's degrees. They cost more than a community college and usually have specific admission requirements.



NOTE: Many colleges provide incoming students with an assessment test. These tests allow colleges to gauge the knowledge level of incoming students and ensure that they place these students in appropriate courses. By preparing for, and scoring high on college assessment tests, students can earn the opportunity to skip entry level courses and proceed to more advanced coursework.

SECTION II:

FINANCIAL STEPS TO PAYING FOR COLLEGE

Paying for College Checklist

High School Freshman/Sophomore

- ☐ Find out how financial aid can help you afford college.
- ☐ Get an idea of what college might really cost you.
- ☐ Talk to your family about ways to pay for college.
- ☐ Save money for college. Save part of your birthday money, allowance, or earnings from chores or an after-school job for future college expenses.
- ☐ Challenge yourself inside the classroom. Good grades not only expand your college opportunities, but also can help you pay for college. Many grants and scholarships are awarded based on academic performance.
- ☐ Get involved in activities you like. Your activities outside the classroom can lead to scholarships that will help you afford college.



High School Junior

- ☐ Continue talking with your family about paying for college. Start planning your financial strategy.
- ☐ Take the Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT). Juniors who take the PSAT/NMSQT, which is given in October, are automatically entered into the National Merit Scholarship Program.
- ☐ Take an inventory of your interests and passions. Many scholarships award money for college based on a student's activities, talents, background, and intended major.
- ☐ Learn the difference between sticker price and net price. A college's sticker price is its full published cost, while the net price is the cost of attending a college minus grants and scholarships you receive.
- ☐ Research the various types of financial aid. Find out the difference between a grant and a loan, the way work-study can help with college costs, and more.
- ☐ Consider taking Advanced Placement (AP) classes and exams, which can count toward college credit and may help you save money.
- ☐ Go to a financial aid event. Many schools host financial aid nights so students and their families can get information and ask questions.
- ☐ Set aside money from a summer job. Even a little extra money will help you pay for books and living expenses while in college.

High School Senior

- ☐ Research local scholarship opportunities. Talk to your school counselor, teachers, or other adults in your community about scholarships offered by local organizations. Ask your parents to see if their employers grant scholarships.
- ☐ Look up deadlines. Don't miss the priority deadlines for your colleges' financial aid applications and scholarships.
- ☐ Get an estimate of what the colleges on your final list will actually cost.
- ☐ Find out about different kinds of student loans. Not all student loans are equal.
- ☐ Complete your FAFSA. You can submit the FAFSA after October 1.
- ☐ Apply for any private scholarships you've found. Make sure you understand and follow the application requirements and apply by the deadline.
- ☐ Compare your financial aid awards.
- ☐ Contact a college's financial aid office, if necessary. Financial aid officers are there to help you if you have questions.
- ☐ Get ready to pay the first college tuition bill.

**Source – Big Future by the College Board*

Applying for Federal Financial Aid

Student financial aid consists of any source of funds available to students and their families to pay for the cost of any postsecondary education. The main sources of student financial aid are the Federal government, State government, institutions (colleges and universities), and private sources (associations, foundations, employers, and unions).

Free Application for Federal Student Aid (FAFSA)

To be considered for most financial aid programs, students must file the FAFSA after October 1 of their high school senior year, and **each year** thereafter when applying for aid. This can be done online at fafsa.gov. Priority consideration for State programs is given to those students who apply and whose application is received at the Federal processor **on or before March 1**.

FSA ID

Prior to completing the online FAFSA, the student and at least one parent must obtain a Federal Student Aid ID (FSA ID). You can create a FSA ID when logging into fafsa.gov. The FSA ID serves as a legal signature and confirms your identity when accessing your financial aid information through certain U.S. Department of Education Web sites.

Financial Aid Funding Options

Financial aid funding options can be merit-based, need-based, or both.

- **Merit-based:** Designed to assist students who excel in areas such as academics, sports, leadership, music, art, dance, etc. It is used to recruit and recognize students for their special talent or merit.
- **Need-based:** Determined by completing the FAFSA. Students who demonstrate financial need based on the results of the FAFSA may be eligible to receive an award based on their financial need for aid.

NOTE: The financial aid process is separate from the admissions process. Be aware of the forms that are required for each college you apply to. Some colleges require additional paperwork. Complete and submit all required forms in a timely manner.

Federal Financial Aid Programs

These programs are awarded by the financial aid office of the college you attend:

Federal Pell Grant — The Federal Pell Grant is a grant for undergraduate students who demonstrate financial need and have not yet completed a bachelor's or professional degree. Amounts change yearly.

Federal Supplemental Educational Opportunity Grant (FSEOG) — FSEOG provides funds to undergraduate students with exceptional financial need. Priority consideration is given to Federal Pell Grant recipients.

Federal Work-Study — The Federal Work-Study program provides part-time employment for undergraduate and graduate students with financial need to assist with paying educational expenses.

Determining Eligibility

It is important to educate yourself on the variety of assistance available to you regardless of your financial situation. It is recommended you **submit your FAFSA as soon as possible after October 1, even if you believe you do not qualify for aid.** Priority consideration for State aid programs is given to those students whose FAFSA is **received** at the Federal processor **on or before March 1**.

Remember, the first "F" in FAFSA means "Free." **There is no reason to pay** to submit the FAFSA.

Teacher Education Assistance for College and Higher Education Grant (TEACH) — For undergraduates who are completing or plan to complete coursework needed to begin a career in teaching at an elementary school, secondary school, or educational service agency that serves students from low-income families. Students must work in the field; otherwise, the grant turns into a loan.

Iraq and Afghanistan Service Grant — For students who are not eligible for a Pell Grant due to not meeting the program's need requirement and whose parent or guardian died as a result of military service performed in Iraq or Afghanistan after the events of September 11, 2001. The award is equal to the maximum Federal Pell Grant for the award year.

For more information on Federal Student Aid Programs, please visit www.studentaid.gov.

Michigan Financial Aid Programs Administered by MI Student Aid

These programs are awarded by MI Student Aid, within the Michigan Department of Treasury.

NOTE: All State aid programs require a student to file the Free Application for Federal Student Aid (FAFSA). When filing the FAFSA, the first institution listed under your college choice will be considered your priority school, and that is where the award will be delivered. Students are responsible for notifying MI Student Aid of a change in their college choice. This can be done through the MiSSG Student Portal at www.michigan.gov/misssg or by calling 1-888-447-2687.

Children of Veterans Tuition Grant — 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. Additional program details are available on the Fact Sheet at <https://michigan.gov/mistudentaid>.

Dual Enrollment — Dual Enrollment allows students to begin taking free dual enrollment classes in the 9th grade and continue to take up to ten dual enrollment courses overall in grades 9-12. Private school students must first get a signed letter of eligibility from their principal to participate in the program. Public school students should check with their counseling office for more information. For additional information, visit <https://www.michigan.gov/dualenrollment>.

Fostering Futures Scholarship — The Fostering Futures Scholarship (FFS) provides awards to assist former foster care students with college expenses. Additional program details are available on the Fact Sheet at <https://michigan.gov/mistudentaid>.

Michigan Competitive Scholarship — 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. Additional program details are available on the Fact Sheet at <https://michigan.gov/mistudentaid>.

Michigan GEAR UP Scholarship — Michigan GEAR UP Scholarship (MI GEAR UP) provides scholarships to qualified students who participated in programs developed by coordinators from Michigan's public universities. Additional program details are available on the Fact Sheet at <https://michigan.gov/mistudentaid>.

Michigan Tuition Grant — The Michigan Tuition Grant (MTG) provides need-based renewable scholarships for undergraduate students attending eligible private or independent degree-granting non-profit institutions. Additional program details are available on the Fact Sheet at <https://michigan.gov/mistudentaid>.

Police Officer's and Fire Fighter's Survivor Tuition Grant — The Police Officer's and Fire Fighter's Survivor Tuition Act (STG) 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. Additional program details are available on the Fact Sheet at <https://michigan.gov/mistudentaid>.

Talent for Tomorrow Scholarship — The Talent for Tomorrow Scholarship (TTS) provides scholarships to assist low-income students with the cost of obtaining a qualifying degree or credential in a high-demand field at an approved Michigan postsecondary institutions. Additional program details are available on the Fact Sheet at <https://michigan.gov/mistudentaid>.

Tuition Incentive Program — The Tuition Incentive Program (TIP) encourages high school completion with the incentive of tuition assistance in college. Eligible students are those who have or have had Michigan Medicaid coverage for 24 months within a 36-consecutive month period as identified by the Michigan Department of Health and Human Services (MDHHS). Additional program details are available on the Fact Sheet at <https://michigan.gov/missg>.

MiSSG Student Portal

SSG has a MiSSG Student Portal where students can check eligibility and complete applications for State of Michigan aid consideration. For students to have access to the MiSSG Student Portal, they must have a current-year FAFSA on file or a TIP record. Log into the MiSSG Student Portal on <https://michigan.gov/missg> to see what State aid programs you may qualify for.

For more information on Michigan financial aid programs, please visit <https://www.michigan.gov/mistudentaid>. All awards are subject to approved and available funding.



Additional Financial Aid Programs/Resources

Program requirements may vary.

Achieving a Better Life Experience (MiABLE) — Web site www.miable.org or call 1-844-656-7225

Bureau of Indian Education — Web site www.bie.edu or call 1-202-208-6123

Bureau of Services for Blind Persons (BSBP) — Services for blind and visually impaired students. Web site www.michigan.gov/lara or call 1-800-292-4200

Education and Training Voucher (ETV) — Foster care youth, Samaritas. Web site <https://mietv.samaritas.org/> or call 1-877-660-6388

Education Tax Credits — Web site www.irs.gov (Publication 970) or call 1-800-829-1040

Federal Health and Human Services Programs — Web site <https://bhpr.hrsa.gov/scholarshipsloans>

KnowHow2Go — Web site <https://knowhow2go.acenet.edu>

Mapping Your Future — Web site www.mappingyourfuture.org

Michigan Department of Military and Veterans Affairs (Michigan National Guard State Tuition Assistance Program) — Web site www.michigan.gov/dmva

Michigan Indian Tuition Waiver — Web site www.michigan.gov/mdcr or call 1-517-241-7748

Michigan Rehabilitation Services (MRS) — Web site www.michigan.gov/mrs or call 1-800-605-6722

Michigan Works! — Web site <https://michiganworks.org> or call 1-800-285-WORKS (9675)

Military Programs — Web site www.gibill.va.gov or call 1-888-442-4551

National Center for Homeless Education (NCHE) — Web site https://center.serve.org/nche/ibt/higher_ed.php

Reserve Officer Training Corp (ROTC) — Web sites www.afrotc.com, www.goarmy.com/rotc, www.nrotc.navy.mil, or www.marines.com

You Can Go! — Web site <https://youcango.collegeboard.org>

Youth In Transition (YIT) — Foster care youth. Web site www.michigan.gov/fyit or call 1-517-241-8904



Searching for Scholarships

There are scholarships from all kinds of organizations. The scholarship search is a significant undertaking. It is never too early to begin; however, it is recommended to start applying for scholarships as early as the 10th grade and continue while in college. According to The Princeton Review, there are five things you can do to jumpstart your search:

1. Check with your prospective colleges – There is usually a separate scholarship application process.
2. Inquire with the financial aid office – They may have a scholarship that is the right fit for you.
3. Research local community groups or your parent's place of business; start by asking your counselor.
4. Search online – Useful Web sites are listed on the next page.
5. Be aware of deadlines – It is recommended that you keep a calendar and make your earliest deadline the deadline for all of your applications.

Apply early, often, and each year that you are in college. If you miss a deadline and send your application in late, your application is likely to go to the bottom of the pile. If you skip over an award because you think you would not get it, you could be missing out on an opportunity for some generous funding that you would not need to pay back.

When searching for other scholarship sources, remember the following:

- Check local sources first through your high school guidance office, local civic groups, and businesses.
- Start searching early, during your high school junior year.
- Use **free**, reputable Internet search services. Beware of scams and services requiring payment.
- Create a separate email address to use when completing your scholarship searches.

MI Scholarship Search

The MI Student Aid Web site at <https://www.michigan.gov/mistudentaid>, provides scholarship search support including:

- Michigan place-based scholarship database.
- Links to national and institutional scholarships.
- Scholarship best practices.

Students are encouraged to use the MI Scholarship Search tool to get connected with hundreds of possible place-based scholarship opportunities provided by different organizations throughout the state.

Useful Scholarship Web Sites:

<https://www.michigan.gov/mistudentaid>

<https://studentaid.ed.gov/sa/types/grants-scholarships>

www.collegeboard.org

www.fastweb.com

www.petersons.com

www.salliemae.com/plan-for-college/scholarships/scholarship-search/

Useful Scholarship Book Resources:

Confessions of a Scholarship Winner by Kristina Ellis

The Ultimate Scholarship Book 2019: Billions of Dollars in Scholarships, Grants and Prizes by Gen Tanabe and Kelly Tanabe

Helpful information on scholarship essays is available on Sallie Mae's College Planning Web site at www.salliemae.com/college-planning. They explain that **many scholarship applications require at least one essay**. The information you give about yourself on the essay will give the scholarship committee **an insight of who you are beyond your grades**. It is your opportunity to make a strong impression. When writing your essay you should:

- Be original
- Avoid meaningless information
- Have a main point
- Clearly state why you deserve to win
- Be honest



Beware

Do not pay to find money for college. Visit www.studentaid.gov and click on Types of Aid to find out more about scholarship scams.

Student Loan Options

Federal Direct Subsidized Loan — For undergraduate students. The Federal government pays the interest while the borrower is in school, during grace, and deferment periods. The student must attend at least half time. Financial need is required. If you are a first-time borrower, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized loans. Check with your financial aid office for more details.

Federal Direct Unsubsidized Loan — For undergraduate and graduate students. The borrower is responsible for all interest and the student must attend at least half time. Financial need is not required.

Federal Direct PLUS Loan — For parents of dependent undergraduate students and for graduate or professional students. The student must be enrolled at least half time. Financial need is not required. A credit check is required. If the parent is denied, the student can qualify for additional unsubsidized funds.

Federal Perkins Loan — The Federal Perkins Loan is available to undergraduate and graduate students at a low interest rate. The principal and interest of the loan must be repaid to the school that disbursed the loan. **NOTE:** Not all institutions participate in the Federal Perkins Loan Program.

Private Loans — Loans can also be obtained from private sources such as a bank or financial institution. A credit check is required. Note that loans made by the Federal government **usually offer borrowers lower interest rates and have more flexible repayment options** than loans from banks or other private sources. See www.studentaid.ed.gov for more information and to keep abreast of any changes.

Maximum Annual and Aggregate Loan Limits

	Dependent Students (except students whose parents are unable to obtain PLUS loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS loans)
First-year Undergraduate	\$5,500 — No more than \$3,500 of this amount may be in subsidized loans.	\$9,500 — No more than \$3,500 of this amount may be in subsidized loans.
Second-year Undergraduate	\$6,500 — No more than \$4,500 of this amount may be in subsidized loans.	\$10,500 — No more than \$4,500 of this amount may be in subsidized loans.
Third-year and Beyond Undergraduate	\$7,500 per year — No more than \$5,500 of this amount may be in subsidized loans.	\$12,500 per year — No more than \$5,500 of this amount may be in subsidized loans.
Maximum Total Debt from Subsidized and Unsubsidized Loans	\$31,000 — No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates — No more than \$23,000 of this amount may be in subsidized loans.

Satisfactory Academic Progress (SAP)

Maintaining a good GPA, not withdrawing from classes, and not changing majors multiple times are areas monitored for SAP. Federal regulations require that SAP must be based on qualitative and quantitative standards, as well as compliance with the maximum timeframe allowed for completion of a degree program. How well a student does in a class, along with the number of credit hours completed versus the number of credit hours attempted is very important and helps to determine that SAP is being met. If you fall into violation of SAP in college, you lose your financial aid.

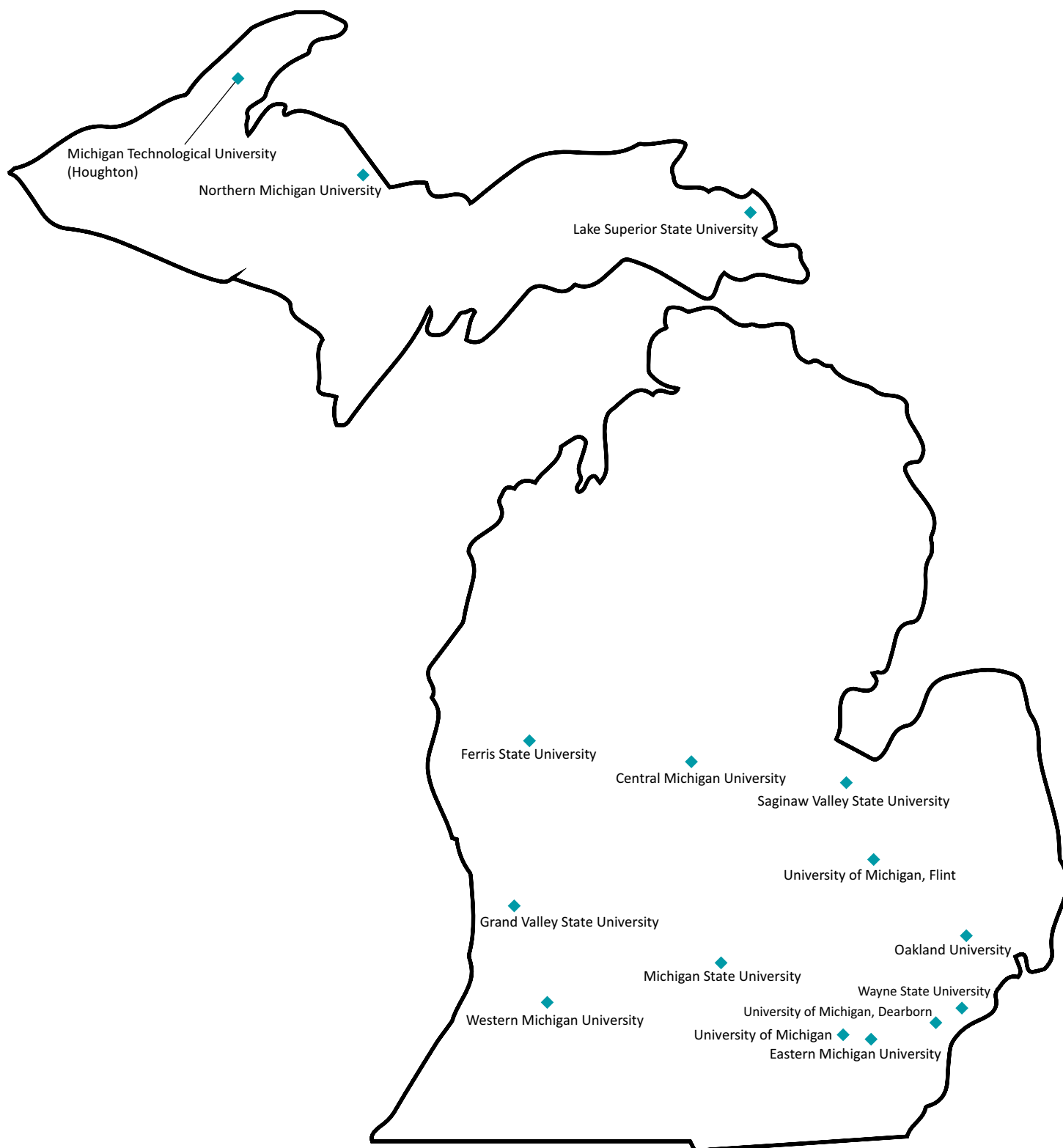
Beware

Don't be blind-sided. Even though students may qualify for the total maximum loan amount each year of an academic level (i.e., \$5,500/year for the first year at freshman level and \$6,500/year for the second year at freshman level), it is not recommended they borrow the full amount they qualify for if there is not an immediate need. Once the maximum total debt from loans has been reached (\$31,000 for an undergraduate dependent student), the student is no longer eligible for more student loans. Only borrow what you need to cover your remaining tuition, books, and room/board after scholarships and grants have been applied.

SECTION III:

DIRECTORY OF MICHIGAN COLLEGES AND UNIVERSITIES

Michigan Four-year Public Universities



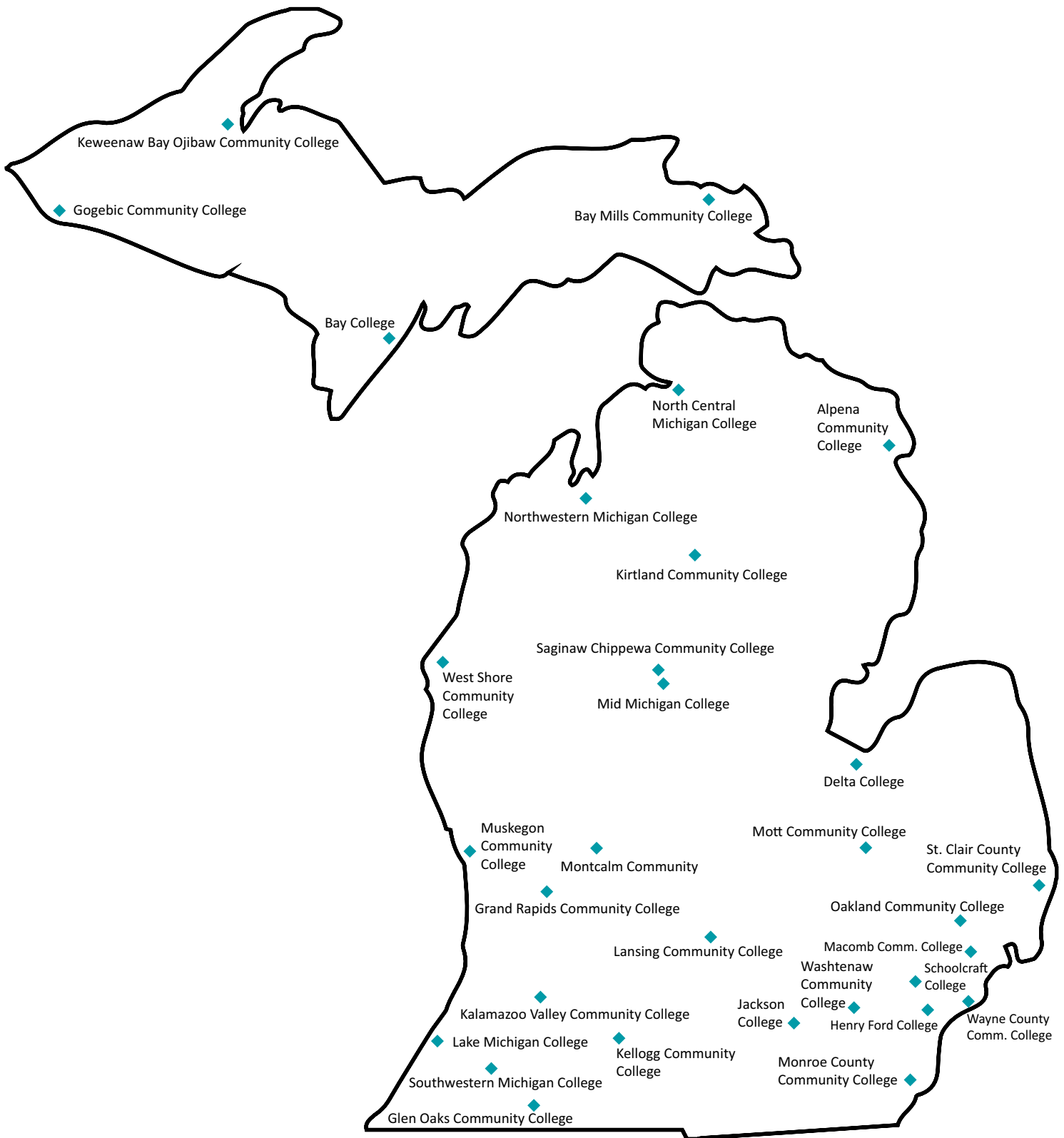
NOTE: Some institutions may not participate in every State of Michigan program. Branch locations are not listed on this map. Contact your institution for details.

Contact Information

Michigan Four-year Public Universities		
Institution	Web Site	Admissions
Central Michigan University	www.cmich.edu	1-888-292-5366
Eastern Michigan University	www.emich.edu	1-800-468-6368
Ferris State University	www.ferris.edu	1-800-433-7747
Grand Valley State University	www.gvsu.edu	1-800-748-0246
Lake Superior State University	www.lssu.edu	1-888-800-5578
Michigan State University	www.msu.edu	1-517-355-8332
Michigan Technological University	www.mtu.edu	1-888-688-1885
Northern Michigan University	www.nmu.edu	1-906-227-2650
Oakland University	www.oakland.edu	1-800-625-8648
Saginaw Valley State University	www.svsu.edu	1-800-968-9500
University of Michigan – Ann Arbor	www.umich.edu	1-734-764-7433
University of Michigan – Dearborn	https://umdearborn.edu	1-313-593-5100
University of Michigan – Flint	www.umflint.edu	1-810-762-3300
Wayne State University	www.wayne.edu	1-313-577-3577
Western Michigan University	www.wmich.edu	1-269-387-2000



Michigan Community Colleges

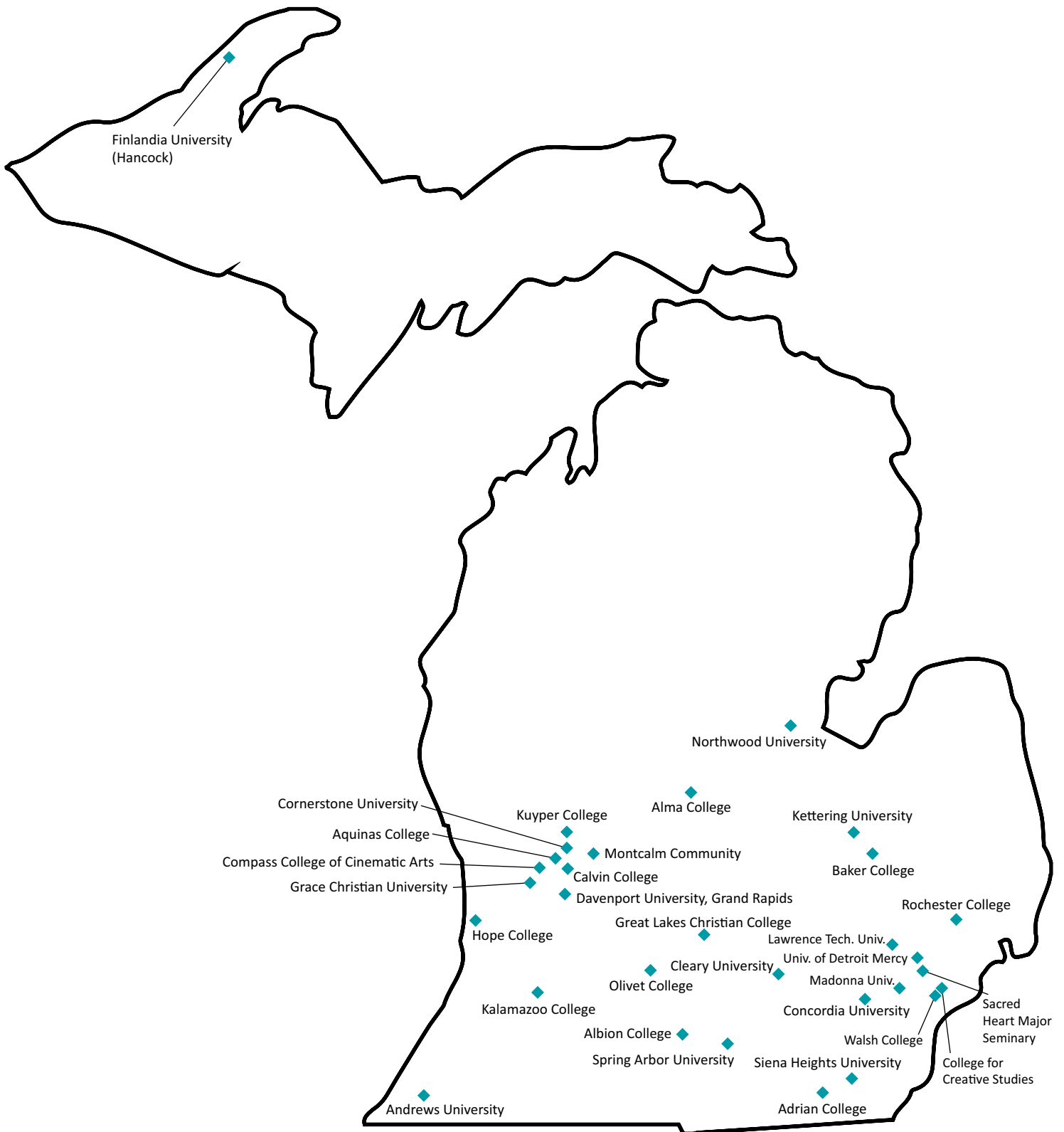


NOTE: Some institutions may not participate in every State of Michigan program. Branch locations are not listed on this map. Contact your institution for details.

Contact Information

Michigan Community Colleges		
Institution	Web Site	Admissions
Alpena Community College	http://discover.alpenacc.edu	1-888-468-6222
Bay College	www.baycollege.edu	1-800-221-2001
Bay Mills Community College	www.bmcc.edu	1-800-844-2622 x8422
Delta College	www.delta.edu	1-989-686-9093
Glen Oaks Community College	www.glenoaks.edu	1-888-994-7818
Gogebic Community College	www.gogebic.edu	1-800-682-5910
Grand Rapids Community College	www.grcc.edu	1-616-234-3567
Henry Ford College	www.hfcc.edu	1-800-585-4322
Jackson College	www.jccmi.edu	1-517-796-8425
Kalamazoo Valley Community College	www.kvcc.edu	1-269-488-4100
Kellogg Community College	www.kellogg.edu	1-269-965-4153
Keweenaw Bay Ojibwa Community College	www.kbocc.edu	1-906-524-8301
Kirtland Community College	www.kirtland.edu	1-989-275-5000
Lake Michigan College	www.lakemichigancollege.edu	1-800-252-1562
Lansing Community College	www.lcc.edu	1-517-483-1200
Macomb Community College	www.macomb.edu	1-866-622-6621
Mid Michigan College	www.midmich.edu	1-989-386-6661
Monroe County Community College	www.monroeccc.edu	1-734-384-4135
Montcalm Community College	www.montcalm.edu	1-989-328-2111
Mott Community College	www.mcc.edu	1-810-762-0315
Muskegon Community College	www.muskegoncc.edu	1-866-711-4622
North Central Michigan College	www.ncmich.edu	1-888-298-6605
Northwestern Michigan College	www.nmc.edu	1-855-346-3662
Oakland Community College	www.oaklandcc.edu	1-248-341-2000
Schoolcraft College	www.schoolcraft.edu	1-734-462-4429
Southwestern Michigan College	www.swmich.edu	1-800-456-8675
Saginaw Chippewa Community College	www.sagchip.edu	1-989-775-4123
Saint Clair County Community College	www.sc4.edu	1-800-553-2427
Washtenaw Community College	www.wccnet.edu	1-734-973-3300
Wayne County Community College	www.wcccd.edu	1-313-496-2634
West Shore Community College	www.westshore.edu	1-800-848-9722

Michigan Private Colleges and Universities



NOTE: Some institutions may not participate in every State of Michigan program. Branch locations are not listed on this map. Contact your institution for details.

Contact Information

Michigan Private Colleges and Universities		
Institution	Web Site	Admissions
Adrian College	www.adrian.edu	1-800-877-2246
Albion College	www.albion.edu	1-800-858-6770
Alma College	www.alma.edu	1-800-321-2562
Andrews University	www.andrews.edu	1-800-253-2874
Aquinas College	www.aquinas.edu	1-800-678-9593
Baker College	www.baker.edu	1-800-964-4299
Calvin College	www.calvin.edu	1-800-688-0122
Cleary University	www.cleary.edu	1-800-686-1883
College for Creative Studies	www.collegeforcreativestudies.edu	1-800-952-2787
Compass College of Cinematic Arts	www.compass.edu	1-616-988-1000
Concordia University	www.cuaa.edu	1-888-282-2338
Cornerstone University	www.cornerstone.edu	1-616-949-5300
Davenport University	www.davenport.edu	1-800-686-1600
Finlandia University	www.finlandia.edu	1-877-202-5491
Grace Christian University	www.gbcol.edu	1-800-968-1887
Great Lakes Christian College	www.glcc.edu	1-800-937-4522
Hope College	www.hope.edu	1-800-968-7850
Kalamazoo College	www.kzoo.edu	1-800-253-3602
Kettering University	www.kettering.edu	1-800-955-4464
Kuyper College	www.kuyper.edu	1-616-988-3608
Lawrence Technological University	www.ltu.edu	1-800-225-5588
Madonna University	www.madonna.edu	1-800-852-4951
Northwood University	www.northwood.edu	1-800-622-9000
Olivet College	www.olivetcollege.edu	1-800-456-7189
Rochester College	www.rc.edu	1-800-521-6010
Sacred Heart Major Seminary	www.shms.edu	1-313-883-8500
Siena Heights University	www.sienaheights.edu	1-800-521-0009
Spring Arbor University	www.arbor.edu	1-800-968-0011
University of Detroit Mercy	www.udmercy.edu	1-800-635-5020
Walsh College of Accountancy and Business Admin.	www.walshcollege.edu	1-800-925-7401



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
Email: mistudentaid@michigan.gov
<https://www.michigan.gov/mistudentaid>



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