

Planning & Paying

FOR COLLEGE IN MICHIGAN



2022-23 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.

OFFICE OF POSTSECONDARY FINANCIAL PLANNING
Michigan.gov/MISStudentAid





STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

GRETCHEN WHITMER
GOVERNOR

RACHAEL EUBANKS
STATE TREASURER

Dear Student:

It is never too early to start to prepare for college. Higher education is a lifetime investment that 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 provided 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 plan to enroll soon, this guide can assist you with getting connected to many different resources 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 cursive script that reads "Diann Cosme".

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

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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FINANCIAL AID STEPS TO PAYING FOR COLLEGE

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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 Advanced Placement (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, and work study.
- 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 October 1.
- Review and make any necessary changes/corrections to the Student Aid Report (SAR).

Winter

- Submit scholarship applications.

Spring

- Make sure there is no additional documentation needed.
- Consider college acceptances; compare financial aid packages offered.
- Contact college financial aid representatives with any questions.
- Decide on the college to attend and contact their offices.
- Make informed decisions about student loans.

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, and 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 minimum SAT score of 1200 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 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, 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 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. Make sure 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 imfirst.org to find answers to your questions about college, helpful tips, and encouragement.

Saving and Planning for College

If you are the beneficiary of a 529 prepaid tuition or college savings program, you already have an important resource! These programs are typically used as a savings tool by parents, grandparents or others to help you minimize student loan debt as you pursue your college goals. Check out your program's website below to learn how to use your benefits.

Parents, grandparents, and other adults interested in saving for postsecondary education, check out the State of Michigan's tax-advantaged 529 programs:



Michigan Education Trust

The Michigan Education Trust (MET), Michigan's 529 prepaid tuition program, allows parents, grandparents, or others to purchase college credits at today's rates for use in the future. For additional information about MET, call 1-800-MET-4-KID (1-800-638-4543) or visit SETwithMET.com.



Michigan Education Savings Program

The Michigan Education Savings Program (MESP) is a 529 savings/investment program which allows parents, grandparents, or others to open an account for the child/beneficiary. MESP funds can be used for tuition, room and board, fees, and other qualified college expenses. For additional information about MESP, call 1-877-861-MESP (1-877-861-6377) or visit MIsaves.com.



Michigan 529 Advisor Plan

The Michigan 529 Advisor Plan (MAP), a 529 savings/investment plan, offers professional managers to assist in reaching college savings goals. For more information about MAP, call or visit MI529advisor.com.



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

michigan.gov/difs

Greenpath University

greenpath.com

Inceptia – A division of National Student Loan Programs (NSLP)

inceptia.org

Jump\$tart Coalition – Financial Smarts for Students

jumpstart.org

Mapping Your Future – Managing Your Money

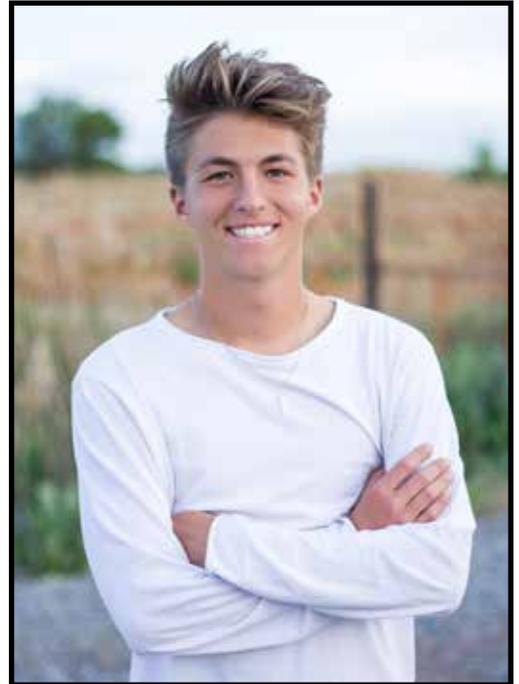
mappingyourfuture.org/Money

Michigan Council on Economic Education (MCEE)

michiganecon.org

National Endowment for Financial Education High School Financial Planning Program

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 and/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 a 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 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:

- an associate degree,
- the Michigan Early/Middle College Association technical certificate, or
- up to 60 transferable college credits.

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 michigan.gov/mde and click on MDE Programs.

NOTE: TIP eligible students who attend a State-approved Early/Middle College have until age 21 to complete high school or its recognized equivalent. Students must contact MI Student Aid at 1-888-447-2687 to have their TIP record updated.

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, visit 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 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

Apprenticeship programs give 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. Most 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 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 to 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 to gauge the knowledge level of incoming students and ensure students are placed in appropriate courses. By preparing for, and scoring high on college assessments, students can earn the opportunity to skip entry level courses and proceed to more advanced coursework.

FINANCIAL AID STEPS TO PAYING FOR COLLEGE

Paying for College Checklist

High School Freshman/Sophomore

- Get an idea of what college might really cost you.
- Talk to your family about ways to pay for college.
- Begin to save money for college (ex. part-time job).
- Get good grades. Many grants and scholarships are awarded based on academic performance.
- Get involved in activities you like. Your activities outside the classroom could lead to scholarships that can help you afford college.



High School Junior

- Start planning your financial aid strategy with your family.
- Take the PSAT/NMSQT. Juniors who take the PSAT/NMSQT, which is given in October, are automatically entered into the National Merit Scholarship Program.
- 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 AP classes and exams, which can count toward college credit and may help you save money.
- Go to a financial aid event.
- Set aside money from a summer job.

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.
- Create MiSSG Student Portal account at michigan.gov/missg. Be sure all information is current, including high school grad date.
- 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. Financial aid officers are there to help you if you have questions.
- Get ready to pay the first college tuition bill.

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:

- Federal Government
- State Government
- Colleges and Universities
- Private Sources (associations, foundation, employers, unions, churches, etc.)

Free Application for Federal Student Aid (FAFSA)

Complete annually starting senior year in high school starting **October 1st** at fafsa.gov. See program details for FAFSA deadlines for certain State financial aid programs (many state financial aid programs require FAFSA).

Federal Student Aid (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 an FSA ID when logging into fafsa.gov. The FSA ID is your 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 show merit 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 degree. Amounts change yearly.

Federal Supplemental Educational Opportunity Grant (FSEOG) — FSEOG provides funds to undergraduate students with exceptional financial need. Priority consideration is awarded by the college. **Usually first come first serve, so get your FAFSA in right away!**

Federal Work Study — The Federal Work Study program assists students in securing part-time employment for undergraduate and graduate students who demonstrate financial need to assist with 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 on or after October 1, even if you believe you do not qualify for aid.**

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) — The TEACH grant provides funds to students who are completing or plan to complete coursework needed to begin a career in teaching. Eligible students must agree to teach a highly needed subject in an elementary or secondary school in a low-income area, with a shortage of specific subject teachers. If you are awarded a grant, you can get up to \$4,000 a year while you are in school. Graduates must work in the field; otherwise, the grant turns into a loan.

Iraq and Afghanistan Service Grant — This grant provides funds to students whose parent or guardian died as a result of military service performed in Iraq or Afghanistan after September 11, 2001. This grant is for students who are not eligible for the Federal Pell Grant due to not demonstrating financial need.

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

Michigan Financial Aid Programs Administered by Student Scholarships, Grants and Outreach

All State of Michigan financial aid programs require a student to file the Free Application for Federal Student Aid (FAFSA). When filing a FAFSA, the first institution listed under your college choice is where any awards will be delivered. Students are responsible for notifying MI Student Aid of changes to their college, which can be done through the MISSG Student Portal at michigan.gov/missg or by calling 1-888-447-2687.

Children of Veterans Tuition Grant (CVTG) — Provides undergraduate tuition assistance to students older than 16 and less than 26 years of age who are the natural or adopted child of a Michigan veteran. The veteran must be missing in action, deceased, or totally and permanently disabled; as a result of military service.

Dual Enrollment (DE) — Allows high school students to enroll in up to ten college courses between 9th and 12th grade.

To participate:

- Students at private high schools must first get a signed letter of eligibility from their principal to participate in the program.
- Students at public high schools should visit their counseling office or michigan.gov/dualenrollment.

Fostering Futures Scholarship (FFS) — Provides scholarships to students who have experienced foster care in Michigan on or after age 13. Students must also demonstrate financial need at a participating institution. Additional program details are available on the Fact Sheet at michigan.gov/mistudentaid.

Michigan Competitive Scholarship (MCS) — Provides renewable scholarships for students who scored at least a 1200 on the SAT and demonstrate financial need at a participating institution. Additional program details are available on the Fact Sheet at michigan.gov/mistudentaid.

Michigan Tuition Grant (MTG) — Provides renewable grants for students who demonstrate financial need at a participating private or independent degree-granting, non-profit institution. Additional program details are available on the Fact Sheet at michigan.gov/mistudentaid.

Police Officer's and Fire Fighter's Survivor Tuition Grant (STG) — Provides 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 by waiving tuition at a Michigan community college or public university. Additional program details are available on the Fact Sheet at michigan.gov/mistudentaid.

Tuition Incentive Program (TIP) — Encourages students to complete high school by providing college tuition assistance after graduation. Eligible students are those who have or have had Medicaid coverage for 24 months within a 36-month period (between age nine and high school graduation) as identified by the Michigan Department of Health and Human Services (MDHHS). Additional program details are available on the Fact Sheet at michigan.gov/mistudentaid.

NOTE: TIP eligible students who attend a State-approved Early/Middle College have until age 21 to complete high school or its recognized equivalent. Students must contact MI Student Aid at 1-888-447-2687 to have their TIP record updated.

MiSSG Student Portal

MI Student Aid 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 FAFSA on file or a TIP record. Log into the MiSSG Student Portal on michigan.gov/missg to see what State aid programs you may qualify for.

For more information on Michigan financial aid programs, visit 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 savewithable.com or call 1-844-656-7225

Big Future — Web site bigfuture.collegeboard.org/get-started

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

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

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

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

Federal Health and Human Services Programs — Web site bhwh.hrsa.gov/loansscholarships

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

Mapping Your Future — Web site mappingyourfuture.org

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

Michigan Indian Tuition Waiver — Web site michigan.gov/mdcr or call 313-456-3700

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

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

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

Sallie Mae — Web site salliemae.com/college-planning/tools/scholarship-search/

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



Searching for Scholarships

There are scholarships from all kinds of organizations. Searching for scholarships 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 jump start your search:

1. Check with your prospective colleges – Sometimes there is a separate scholarship application process.
2. Inquire with the financial aid office – They may have a scholarship that is the right fit for you. Find links to financial aid offices on Michigan.gov/MIStudentAid.
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 below.
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 michigan.gov/mistudentaid, provides support in searching for scholarships; including:

- Michigan place-based scholarship database.
- Links to national and institutional scholarships.
- Scholarship best practices.
- Links to college financial aid offices in Michigan.

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:

michigan.gov/mistudentaid
studentaid.ed.gov/sa/types/grants-scholarships
michiganfoundations.org/directory
collegeboard.org
fastweb.com
salliemae.com/college-planning/tools/scholarship-search/
careeronestop.org/toolkit/training/find-scholarships.aspx

Useful Scholarship Book Resources:

Confessions of a Scholarship Winner by Kristina Ellis

The Ultimate Scholarship Book 2022: 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 salliemae.com/college-planning. It explains that **many scholarship applications require at least one essay**. The information you provide 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 studentaid.gov and click on Types of Aid to find out more about scholarship scams.

Student Loan Options

Federal Direct Subsidized Loan — Federal student loans borrowed through the Direct Loan programs offer undergraduate students a low, fixed interest rate and flexible repayment terms. The student must attend at least half-time and demonstrate financial need. The Federal government pays the interest while the borrower is in school and during grace and deferment periods. 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 — Federal student loans borrowed through the Direct Loans programs offer undergraduate, graduate, and professional students a low, fixed interest rate and flexible repayment options. The student must attend at least half-time, and these loans are not based on financial need. Interest begins accruing (growing) as soon as the loan is disbursed (sent), and the borrower is responsible for paying back the interest.

Federal Direct PLUS Loan — The PLUS Loan is a Federal student loan available to parents to help pay for their child's college education, or to graduate and professional degree students. Financial need is not required, and the student must be enrolled at least half-time. Direct PLUS Loans have a fixed interest rate and are not subsidized, which means that interest accrues (grows) while the student is enrolled in school. PLUS Loans require a credit check, have higher interest rates and fees, and have fewer repayment options than Direct Student Loans.

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 studentaid.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 (28 credits)	\$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 (56 credits)	\$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.

Interest Rates for Direct Loans (July 1, 2022-July 1, 2023)

Loan Type	Borrower Type	Fixed Interest Rate
Direct Subsidized Loans and Direct Unsubsidized Loans	Undergraduate	4.99%
Direct Unsubsidized Loans	Graduate or Professional	6.54%
Direct PLUS Loans	Parents and Graduate or Professional Students	7.54%

Satisfactory Academic Progress (SAP)

Students must demonstrate SAP to preserve eligibility for financial aid.

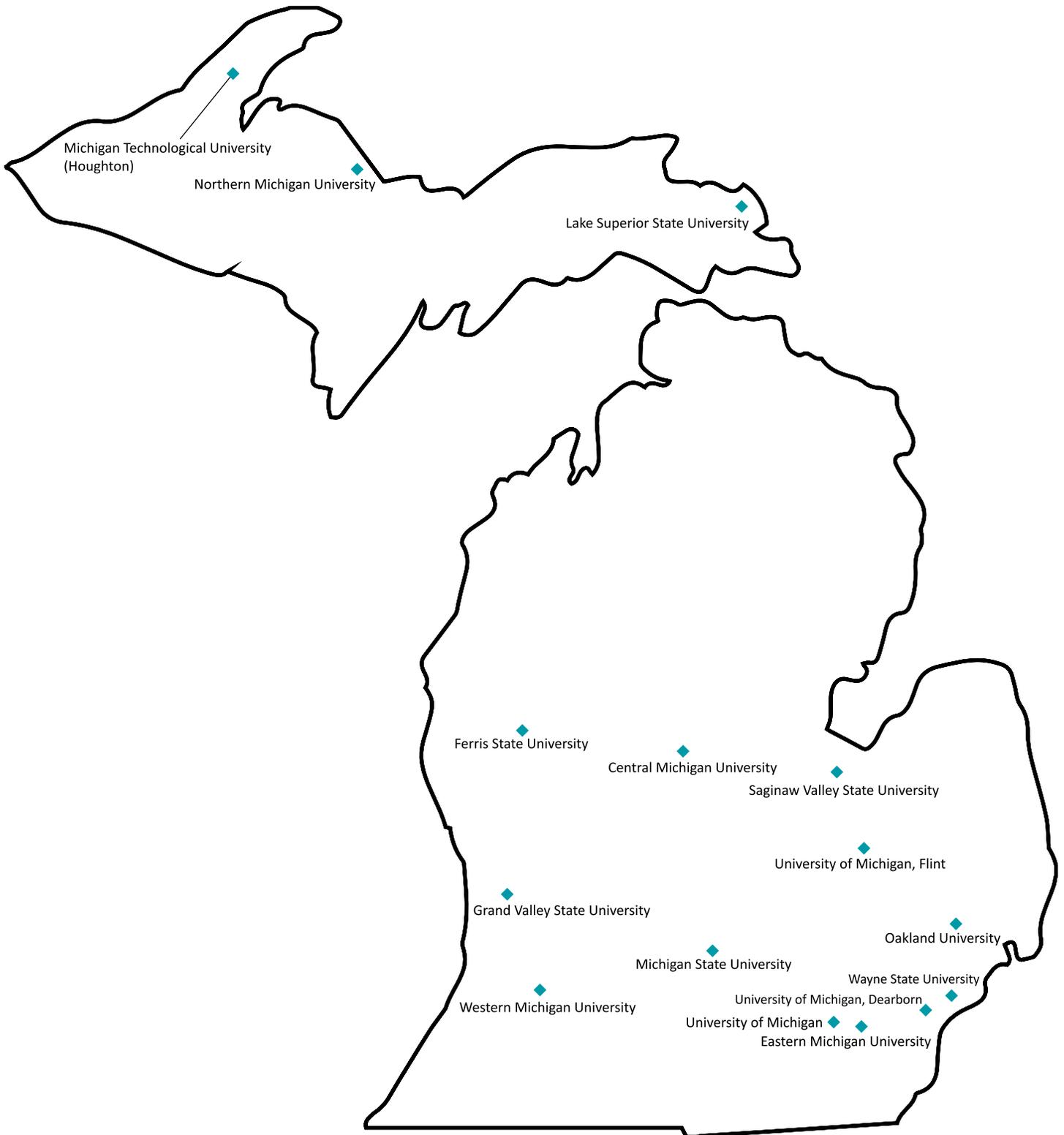
- Low GPA (below 2.0)
- Completion rate (must finish a min of 67% of classes that you take)
- Time to Degree (cannot take more than 150% of the classes you need to earn the degree)

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 Sophomore 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 through FAFSA. Only borrow what you need to cover your remaining tuition, books, and room/board after scholarships and grants have been applied. A good resource to help you calculate your repayment amount is the Federal Loan Repayment Simulator at studentaid.gov/loan-simulator/

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	Financial Aid
Central Michigan University	cmich.edu	1-989-774-3076	1-989-774-3674
Eastern Michigan University	emich.edu	1-734-487-3060	1-734-487-1048
Ferris State University	ferris.edu	1-231-598-8210	1-231-598-8210
Grand Valley State University	gvsu.edu	1-616-331-2025	1-616-331-3234
Lake Superior State University	lssu.edu	1-906-635-2231	1-906-635-2678
Michigan State University	msu.edu/	1-517-355-8332	1-517-353-5940
Michigan Technological University	mtu.edu	1-906-487-2335	1-906-487-2622
Northern Michigan University	nmu.edu	1-906-227-2650	1-906-227-2327
Oakland University	oakland.edu	1-248-370-3360	1-248-370-2550
Saginaw Valley State University	svsu.edu	1-989-964-4200	1-989-964-4900
University of Michigan – Ann Arbor	umich.edu	1-734-764-7433	1-734-763-6600
University of Michigan – Dearborn	umdearborn.edu	1-313-593-5100	1-313-593-5300
University of Michigan – Flint	umflint.edu	1-810-762-3300	1-810-762-3444
Wayne State University	wayne.edu	1-313-577-2100	1-313-577-2100
Western Michigan University	wmich.edu/	1-269-387-2000	1-269-387-6000



Michigan Community Colleges

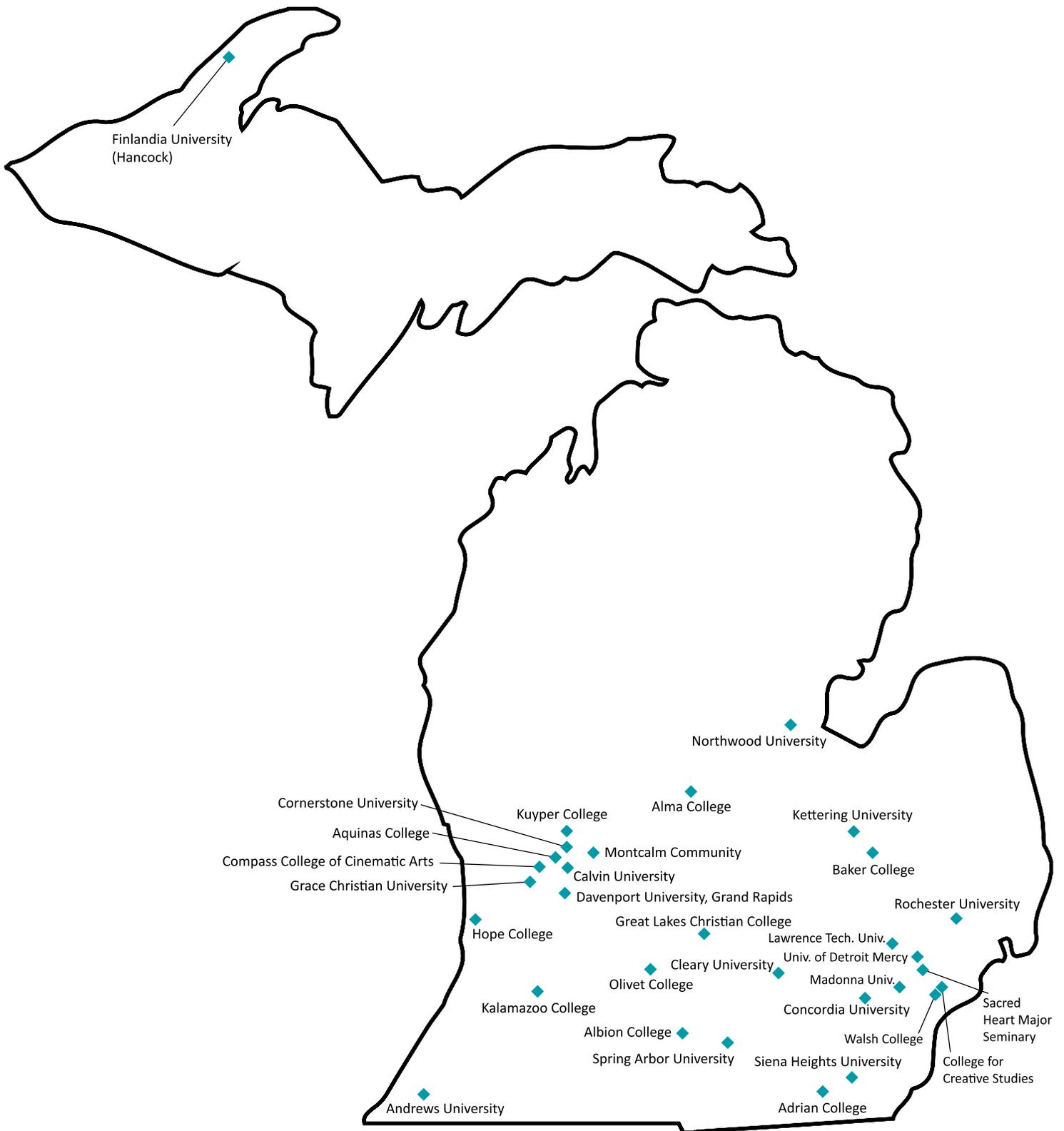


NOTE: Some institutions may not participate in every State of Michigan program. Branch locations are not listed on this map. Contact your institution for details.

Contact Information

Michigan Community Colleges			
Institution	Web Site	Admissions	Financial Aid
Alpena Community College	http://discover.alpenacc.edu	1-989-358-7339	1-989-358-7286
Bay College	baycollege.edu	1-906-217-4010	1-906-217-4020
Bay Mills Community College	bmcc.edu	1-906-248-3354	1-906-248-3354
Delta College	delta.edu	1-989-686-9093	1-989-686-9080
Glen Oaks Community College	glenoaks.edu	1-269-294-4253	1-269-294-4260
Gogebic Community College	gogebic.edu	1-906-932-4231	1-906-307-1206
Grand Rapids Community College	grcc.edu	1-616-234-3300	1-616-234-2177
Henry Ford College	hfcc.edu	1-800-585-4322	1-313-845-9600
Jackson College	jccmi.edu	1-517-796-8425	1-517-796-8404
Kalamazoo Valley Community College	kvcc.edu	1-269-488-4281	1-269-488-4340
Kellogg Community College	kellogg.edu	1-269-965-4153	1-269-966-4089
Keweenaw Bay Ojibwa Community College	kbocc.edu	1-906-524-8304	1-906-524-8301
Kirtland Community College	kirtland.edu	1-989-275-6754	1-989-275-6754 ext 257
Lake Michigan College	lakemichigancollege.edu	1-800-252-1562	1-269-927-8183
Lansing Community College	lcc.edu	1-517-483-1999	1-517-483-1200
Macomb Community College	macomb.edu	1-586-445-7999	1-586-445-7999
Mid Michigan College	midmich.edu	1-989-386-6660	1-989-386-6664
Monroe County Community College	monroeccc.edu	1-734-384-4104	1-734-384-4135
Montcalm Community College	montcalm.edu	1-989-328-1264	1-989-328-1205
Mott Community College	mcc.edu	1-810-762-0200	1-810-762-5671
Muskegon Community College	muskegoncc.edu	1-231-773-9131	1-231-777-0228
North Central Michigan College	ncmich.edu	1-231-348-6829	1-231-348-6627
Northwestern Michigan College	nmc.edu	1-231-995-1054	1-231-995-1035
Oakland Community College	oaklandcc.edu	1-248-232-4100	1-248-341-2240
Saginaw Chippewa Community College	sagchip.edu	1-989-317-4760	1-989-317-4816
Saint Clair County Community College	sc4.edu	1-810-989-5500	1-810-989-5530
Schoolcraft College	schoolcraft.edu	1-734-462-4426	1-734-462-4433
Southwestern Michigan College	swmich.edu	1-269-783-2135	1-800-456-8675
Washtenaw Community College	wccnet.edu	1-734-973-3543	1-734-973-3523
Wayne County Community College	wcccd.edu	1-313-496-2634	1-313-496-2515
West Shore Community College	westshore.edu	1-231-843-5510	1-231-843-5518

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	Financial Aid
Adrian College	adrian.edu	1-800-877-2246	1-888-876-0194
Albion College	albion.edu	1-800-858-6770	1-517-629-0440
Alma College	alma.edu	1-800-321-2562	1-989-463-7347
Andrews University	andrews.edu	1-800-253-2874	1-269-471-3334
Aquinas College	aquinas.edu	1-800-678-9593	1-616-632-2893
Baker College	baker.edu	1-855-487-7888	1-833-691-7867
Calvin University	calvin.edu/	1-800-688-0122	1-800-688-0122
Cleary University	cleary.edu/	1-800-686-1883	1-800-686-1883
College for Creative Studies	collegeforcreativestudies.edu	1-313-664-7425	1-313-664-7495
Compass College of Cinematic Arts	http://compass.edu/	1-616-988-1000	1-616-988-1000
Concordia University	cuqa.edu	1-734-995-7300	1-734-995-7408
Cornerstone University	cornerstone.edu	1-616-949-5300	1-616-949-5300
Davenport University	davenport.edu	1-800-686-1600	1-616-732-1130
Finlandia University	finlandia.edu	1-906-487-7263	1-800-682-7604
Grace Christian University	gracechristian.edu/	1-800-968-1887	1-616-538-2330
Great Lakes Christian College	glcc.edu	1-800-937-4522	1-517-321-0242
Hope College	hope.edu	1-800-968-7850	1-616-395-7765
Kalamazoo College	kzoo.edu	1-800-253-3602	1-269-337-7192
Kettering University	kettering.edu	1-810-762-9500	1-810-762-7859
Kuyper College	kuyper.edu	1-616-988-3632	1-616-988-3632
Lawrence Technological University	ltu.edu	1-248-204-3160	1-248-204-2280
Madonna University	madonna.edu	1-734-432-5339	1-734-432-5663
Northwood University	northwood.edu	1-989-837-4892	1-989-837-4230
Olivet College	olivetcollege.edu	1-800-456-7189	1-800-456-7189
Rochester University	rochesteru.edu/	1-800-521-6010	1-248-218-2127
Sacred Heart Major Seminary	shms.edu	1-313-883-8696	1-313-883-8500
Siena Heights University	sienaheights.edu/	1-517-264-7180	1-517-264-7154
Spring Arbor University	arbor.edu	1-800-968-0011	1-517-750-6420
University of Detroit Mercy	udmercy.edu	1-313-993-1245	1-313-993-3350
Walsh College of Accountancy and Business Admin.	walshcollege.edu	1-248-823-1600	1-248-823-1665



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Email: mistudentaid@michigan.gov
michigan.gov/mistudentaid



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