



► SSG 2013-14 Budget, MISO Security Access, MCS/MTG Increase and Wrap Up, TIP updates, and SSG Manual.....2, 3, 4, 5, 6

○ ISSUE 7 | ○ August | ○ 2013



Program News

► New Management System, HSC Webinars, Postsecondary Handbook, MI College Survey Results, SSG Data, and MSFAA presentations.....7, 8, 9



► Students with Criminal Convictions, Student Loans, Financial Literacy, STG, Staff Corner, Survey, Calendar of Events , and SSG staff information.....10, 11, 12, 13, 14

News from SSG



Students are back . . .

. . . ready to move back to the dorm and begin a new year of learning, growing, and meeting new challenges.

PROGRAM NEWS

2013-14 Appropriation



The State budget for 2013-14 was signed by Governor Snyder on June 18, 2013. Funding for the Michigan Competitive Scholarship (MCS), Michigan Tuition Grant (MTG), and Police Officer's and Fire Fighter's Survivors Tuition Grant (STG), received level funding; however, two programs—Tuition Incentive Program (TIP) and Children of Veterans Tuition Grant (CVTG) received a slight increase. GEAR UP programs are federally funded and have level funding.

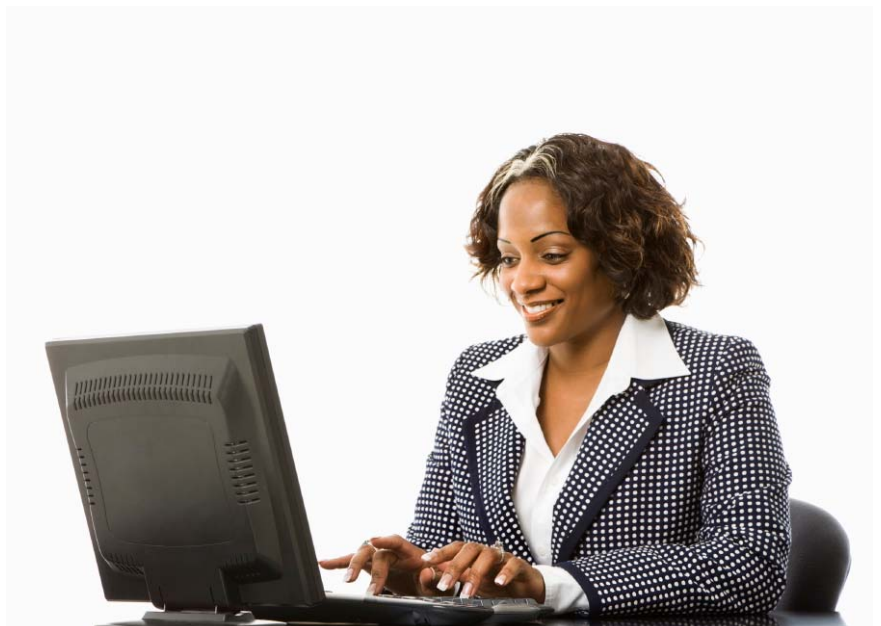
Program	FY13	FY14
MCS	\$18,361,700	\$18,361,700
MTG	\$31,664,700	\$31,664,700
TIP	\$43,800,000	\$47,000,000
CVTG and STG	\$1,200,000	\$1,400,000
GEAR UP (2)	\$3,200,000	\$3,200,000
TOTAL	\$98,226,400	\$101,626,400

MISO Security Verification

Annually SSG is required by the State of Michigan auditors to verify all access into the MISO system. Please review which staff at your institution should have access to the system and submit the names to Marion Seelman by **September 30, 2013**.

New users will be added. Anyone not on your list, but currently active in our system will have their access removed.

Remember that individual passwords should not be shared with other staff.



PROGRAM NEWS

Maximum Awards for 2013-14

There are **new maximum award levels** for these programs. See below:

- **MCS** – maximum is **\$630** per academic year
- **MTG** – maximum is **\$1,524** per academic year

The charts below show the breakouts per semester/term by enrollment level.



Michigan Competitive Scholarship at Public Semester Institutions

Full Time	First Semester	Second Semester
\$630	\$315	\$315
Three Quarter Time	First Semester	Second Semester
\$472	\$236	\$236
Half Time	First Semester	Second Semester
\$316	\$158	\$158



Michigan Tuition Grant (and MCS) at Independent Semester Institutions

Full Time	First Semester	Second Semester
\$1,524	\$762	\$762
Three Quarter Time	First Semester	Second Semester
\$1,144	\$572	\$572
Half Time	First Semester	Second Semester
\$762	\$381	\$381



Michigan Tuition Grant (and MCS) at Independent Term Institutions

Full Time	First Term	Second Term	Third Term
\$1,524	\$508	\$508	\$508
Three Quarter Time	First Term	Second Term	Third Term
\$1,144	\$382*	\$381	\$381
Half Time	First Term	Second Term	Third Term
\$762	\$254	\$254	\$254

**Note: When using files, it will calculate \$381; however, SSG will adjust first term to \$382 since the system does not round up on fraction amounts.*

PROGRAM NEWS



2013-14 Awards



There have been some questions about the 90-day window for MCS and MTG. Please be advised that you have until **September 30, 2013**, to make corrections to awarded students for 2013-14.

FAFSA Uploads

Please note that the last time we uploaded FAFSAs into our system was on July 2. This included FAFSAs that were received at the processor through June 30; our deadline for MTG applicants.

If you need us to upload a revised FAFSA for a student at a date after July 2, contact Marion Seelman at seelmanm@michigan.gov and she will assist you.

2012-13 Wrap Up MCS and MTG

It is imperative that all institutions balance their MCS and MTG accounts with our office. All institutions were required to balance these programs with the State by July 31, 2013. Unfortunately, we have several institutions that have not done this.

Please be advised that you will not receive your final fourth quarter payment until you have completed this process. Schools that owe the State money will be billed. Unpaid bills or unbalanced accounts could impact the 50% payment for 2013-14 that is due in November!

Please note that the failure to balance accounts in a timely manner makes you subject to a program review by our audit team.

TIP and CVTG

Final bills for TIP and CVTG were due August 1, 2013. However, there are still some funds available for any late or “clean-up” billings. Please submit these to our office as soon as possible, but no later than **August 31**.

If you have questions, please feel free to contact SSG at 1-888-447-2687.

PROGRAM NEWS

Tuition Incentive Program (TIP)

Changes and Updates Beginning in 2013-14



Recently our SSG audit team discovered practices by some institutions which are inconsistent with SSG processes and which result in the inequitable use of State funds. Therefore, SSG has established the following new policies:

- Institutions may only bill one tuition rate for the academic year. The State will **NOT** cover increased costs due to an increase in mid-year tuition and fee rates.
- Institutions cannot bill for less than one credit hour unless prior approval is given by SSG. The State will require documentation to prove the institution has courses that are decimals/fractions. For example, a course for .50 or 2.5 must be listed as such in your institution's course catalog. An institution may not "create" fractions by dividing the credit hours applied to TIP. For example: A student has 12 credit hours and is full-time. This student has an MCS award. Since TIP is last dollar, the MCS award is applied first and TIP covers the rest. Under no circumstances may the institution take the balance paid by TIP and divide that by the cost per credit hour to derive the "portion" of credit hours paid by TIP. The TIP program should still be charged the full 12 credits for the full-time enrollment. Compare this to MCS. When a full-time student has an MCS award and his/her award is reduced due to other gift aid, the student is still full-time and is charged the appropriate check count.
- Institutions **MUST** use the new TIP Request for Reimbursement form which is in Excel format. This will be posted on our Web site in September. If an out-of-date form is used, the form will be returned with a request for the current form to be completed. This may cause a delay in payment to the institution.

Program Specifics:

- TIP does **NOT** cover course-specific fees like lab fees, online fees, or contact hours. TIP will cover only registration, student activity, and technology fees up to a limit of \$250 per semester/term.
- Student must have a high school diploma, certificate of completion, or GED before age 20.
- Student may start college classes once they have that diploma, certificate, or GED and must have it **BEFORE** semester/term begins.
- Summer is a trailer semester/term for the State. If your summer semester/term starts your academic year, you must report summer TIP students in the State's current fiscal year.
- Guest students are **NOT** allowed to use TIP benefits without a consortium agreement.
- When a student lives outside of your district and has chosen to attend your institution instead of the one in their district because the school does not offer the program the student has elected, out-of-district charges can be charged to TIP. Financial aid officers can, on a case-by-case basis, make the determination that it is reasonable to expect the TIP program to cover the higher tuition rate.

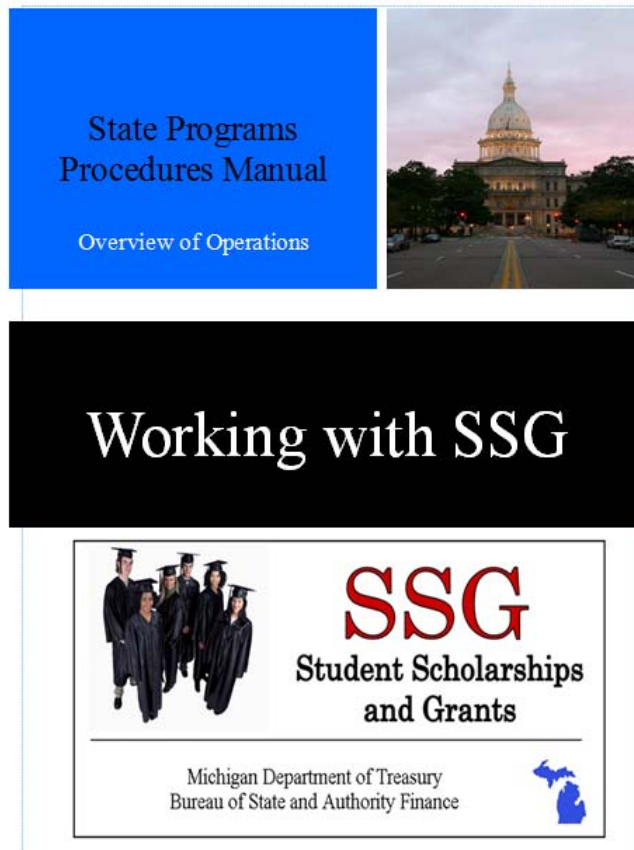
If you have questions, please feel free to contact SSG at 1-888-447-2687.

PROGRAM NEWS

Working with SSG

Changes and Updates

NEW State Programs Procedures Manual



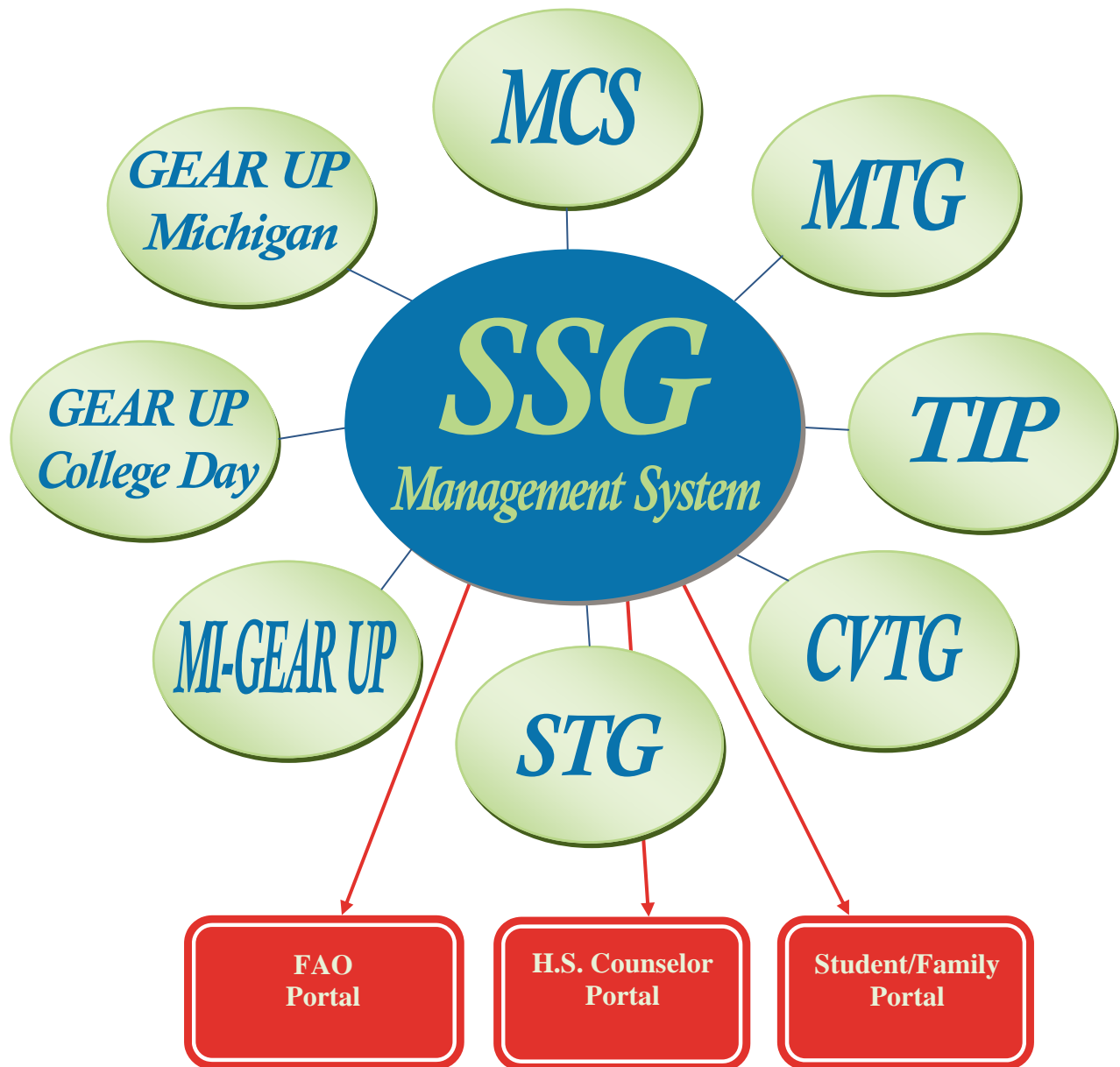
SSG is excited to provide a new manual for financial aid professionals. This new manual consolidates information institutions need to work with SSG, including information on each program administered by SSG.

This new manual is the **one-stop-source** for everything you need to know about State scholarship and grant programs. You no longer need to consult several different program manuals when looking for guidance.

You will be able to download this manual or you can use it online with interactive links.

Please discard any old SSG manuals/materials and use the new up-to-date one. (The new manual will be posted on SSG's Web site soon).

PROGRAM NEWS



SSG New Management System is Coming

SSG expects to select a vendor that will provide a financial aid delivery system for all of the State's scholarship and grant programs shown above.

- One record for each student showing all State programs, awards, and payments.
- Records for multiple years displayed.
- Ability to upload Excel spreadsheets with TIP and CVTG billing information.
- Institutional access to canned reports.

The bid for the new management system is underway and the projected date for the new system to be in place is fall 2014.

PROGRAM NEWS

High School Counselor Webinar Series

(Great for Financial Aid Professionals Too!)

Student Scholarships and Grants has been partnering with the Michigan Department of Human Services, Lutheran Social Services, Western Michigan University, Michigan Department of Education, and Michigan College Access Network (MCAN) to provide a series of Webinars for high school counselors. Counselors voiced their concern that the annual High School Counselor Webinar covered basic information, but they wanted more in-depth information on a wide variety of topics.



There have been four Webinars recorded. The first two were **Financial Literacy: The Basics** and **Assisting Youth with Special Circumstances**. The latter of the two was a four-part Webinar that covered unaccompanied, homeless, foster, and undocumented youth. Each topic explained the college access programs and resources available to youth with special circumstances. Questions from attendees were addressed during the hour-long event.

The next two sessions are **An Overview: EduGuide, MCAN, and MET/MESP**, as well as **Student Loans – Changes You Need to Know**. These sessions are posted on our Web site for reference at www.michigan.gov/ssg under *News and Highlights* and under the *Planning for College* tab.

An archive of the Webinar series is available on our Web site under *Planning for College/Financial Literacy/Webinars or Interactive Resources*.

As a reminder, the 2013 High School Counselor Webcast is scheduled for **Thursday, October 24, 2013**. We thank Kevin Singer, Hope College, for agreeing to present the Federal Update portion of the Webcast. We also thank those of you who have volunteered to be a host site. To date we have 28 college sites who have committed to be a host site.

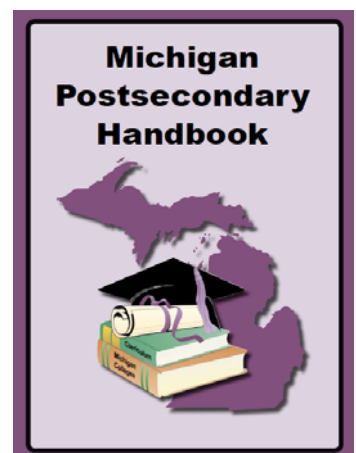
If you would like to be a host site this year, and you have not already contacted us, or if you have questions regarding the Webinars, please contact Patty Hill at 517-373-6051 or hillp@michigan.gov.



2013-14 Edition of the Michigan Postsecondary Handbook

We are in the process of collecting revised profile and program information for the 2013-14 edition of the Michigan Postsecondary Handbook. The handbook will be published later in the year. You can find the link to the handbook online at www.michigan.gov/ssg under *Featured Resources*.

Please contact Patty Hill at hillp@michigan.gov if you have any questions.



PROGRAM NEWS

MI College Goal Survey Results

During the 2013 MI College Goal (MICG) event, students were asked to complete a survey. EduGuide requested the surveys be compiled by the Survey Research Center at IUPUI, School of Liberal Arts, Indiana University-Purdue University, Indianapolis. The following is a summary of the main findings.

An overwhelming majority of respondents believe the events are worth the effort of attending (95%). A very strong majority (94%) also report being satisfied or very satisfied with the assistance offered at MICG events. A smaller majority (77%) of respondents report that MICG increased their likelihood of attending college or vocational school in the next year, but this is a fairly low percentage when compared to other states. Perhaps most importantly, results indicate that the vast majority of respondents completed (87%) or started and saved (12%) the FAFSA, and a very small percentage decided not to start filling it out.

The target audience (53.6%) includes first generation students, underrepresented minority students, and/or low income students (families earning less than \$20,000 per year), compared to the non-target audience (46.4%). The most common source for information about the events is high schools, including guidance counselors and teachers. Sources of information vary according to whether the respondent was part of the target audience. Target audience members were more likely than others to hear about events from the community, colleges, mailings, and through word of mouth. Members of the non-target audience were particularly susceptible to electronic media and media generally, with roughly 1/5 hearing about the event through each of these mediums.

For more information, contact Sara Nelson, EduGuide at sara@eduguide.org.



Receiving Data from SSG

Whenever you request data from SSG, please note that it is for informational use only. The source data is provided by the Michigan Department of Treasury/BSAF/Student Scholarships and Grants Division. This data may not be manipulated or modified in any way and Treasury must be identified as the source of the data.



MSFAA Summer Training

During MSFAA's Summer Training Conference, Anne Wohlfert presented two sessions: *Working with TIP* and *State Update 2013*. In the TIP session, Anne provided several packaging scenarios with TIP and other tuition-specific aid programs (especially MCS) including, but not limited to, changes to reimbursement submissions and refund issues.

The State Update session focused on policy issues and changes for the 2013-14 and 2014-15 academic years including:

- TIP law and changes to reimbursement calculations and payments
- CVTG changes to allowable fees (aligned with TIP)
- Increased program audit activity by bureau auditors
- MCS/MTG packaging issues
- MCS/MTG awards, timing, and maximum amount changes.

An announcement was made regarding our new Outreach Coordinator Shannon Price, an update on the State's NEW system which will include online access, data collection, report functions, and our all-in-one program manual, *Working with SSG* which consolidates program information to make it easier for aid officers to refer to information about State programs. The presentations for both sessions are available on MSFAA's Web site under training - www.msfaa.org.

PROGRAM NEWS

Students with Criminal Convictions Impact on State of Michigan Financial Aid Programs

As you know, individuals who are currently incarcerated have limited eligibility for federal student aid. We often receive questions about how criminal convictions interact with student aid programs from the State of Michigan.

Below is a chart which illustrates, by program, the impact of criminal convictions on State programs.



MCS/MTG

- Incarcerated students are not eligible for award consideration. This includes persons assigned full time or part time to correctional facilities, community correction centers, residential homes, half-way houses, or under home detention. Those on electronic monitors are likewise ineligible.

CVTG

- Students with a felony conviction involving an assault, physical injury, or death are not eligible for an award.
- Incarcerated students are not eligible for award consideration. This includes persons assigned full time or part time to correctional facilities, community correction centers, residential homes, half-way houses, or under home detention. Those on electronic monitors are likewise ineligible.

GEAR UP

- Incarcerated students are not eligible for award consideration. This includes persons assigned full time or part time to correctional facilities, community correction centers, residential homes, half-way houses, or under home detention. Those on electronic monitors are likewise ineligible.

TIP

- Incarcerated students are not eligible to receive consideration in the program. (Does not include detention of a juvenile in a state-operated, or privately-operated juvenile detention facility.)
- Student eligibility for this program is not affected by the conviction for illegal drugs.

STG

- No criminal conviction restrictions.

PROGRAM NEWS

Student Loans . . . Lifetime Limits

What You Need to Know . . . Explaining the “150 Percent” Change

The 150 percent change means students in a four-year program will be eligible for subsidized student loans for the equivalent of six years – three years for students in a two-year program. The student who reaches this limitation could continue to receive unsubsidized Stafford loans if he or she is otherwise eligible (for example, has not run afoul of the school’s satisfactory academic progress requirements).

Once a borrower has reached the 150 percent limitation, his or her eligibility for an interest subsidy also ends for all outstanding subsidized loans that were disbursed on or after July 1, 2013. At that point, interest on those previously borrowed loans would begin to accrue and would be payable in the same manner as interest on unsubsidized loans.

The new limitation appears prospective in nature, affecting new borrowers on or after July 1, 2013. Since only periods for which the student received subsidized loans appear to count, the 150 percent limit would only include periods of borrowing that began on or after July 1, 2013. The bill also addresses transfer students. For borrowers who were enrolled in more than one educational program that began on or after July 1, 2013, the limitation would be calculated by taking the difference between 150 percent of the published program length of the longest educational program in which the borrower was enrolled and any periods of enrollment in which the borrower received a subsidized Stafford loan.

The legislation mandates that the U.S. Department of Education issue regulations on how to determine the aggregate period of eligibility for less than full-time students, students enrolled in preparatory coursework necessary for enrollment in a program leading towards a degree, and students enrolled in a teacher certification program who are not also regular students at the institution. Such regulations are exempt from negotiated rulemaking and not subject to Master Calendar provisions.

The full article can be read at NASFAA’s Web page: http://www.nasfaa.org/advocacy/News/Limiting_Subsidized_Loan_Eligibility_to_150_of_Program_Length_What_You_Need_to_Know.aspx

Financial Literacy

SSG is becoming more involved with financial literacy, particularly for high school students and first-year and second-year college students. In addition to our partners at MGA, KCP, MCAN, and CEPI, SSG will be looking toward future partnership with others involved in financial literacy.



Recently SSG put together a financial literacy reality game called “Collegiate Reality” at the request of another SSG partner, the King-Chavez-Parks (KCP) Initiative of the Michigan Workforce Development Agency. The goal of the KCP Initiative is to increase the number of Michigan’s most educationally disadvantaged citizens who have the opportunity to complete college degrees and experience career success as active participants in a knowledge-based global society and economy. The KCP Initiative has rolled out this new financial literacy activity with their Michigan GEAR UP partners.

Collegiate Reality takes the students on a journey embarking on the next phase of their adult life . . . college. During this activity, they will have to imagine juggling classes, projects, professors, and finances. Budgeting is something they will have to do for the rest of their life. This exercise helps them learn how to budget while in college.

Approximately 75% of Americans live financially month to month. Students who have learned how to budget before college can save themselves a lot of heartache and money! With rising college costs and the high levels of student loan and student credit card debt, many students are carrying lingering debt that impacts their life after college. Students who are “money smart” fair better with retention, productivity, and wellness!

For more information, contact SSG at 1-888-447-2687.

Sponsored by MGA at 1-800-MGA-LOAN (642-5626)



PROGRAM NEWS



Police Officer's and Fire Fighter's Survivors Tuition Grant



Changes for 2013-14

The STG application for the 2013-14 academic year has been posted to our Web site (www.michigan.gov/ssg). It includes the authorization for schools to release transcript data to SSG for verification of approved classes. In the past, schools would have to get authorization from the student before releasing transcript information; however, the new application includes this authorization with the signature.

The new application states: *“By signing this application you authorize the college you attend to submit transcript data to SSG for verification of approved courses.”* For more information about the STG application, please contact Carla Folytn at 517-335-1790 or foltync@michigan.gov.



SSG STAFF CORNER



In this and future newsletters, we will highlight members of our staff so that you can get to know us.



Coordinator of Outreach Activities

SSG welcomes Shannon Price as the new Coordinator of Outreach Activities. In this role, Shannon will be responsible for the administration of SSG outreach and college access activities including promoting financial literacy and financial aid programs/information to students, families, and counselors, as well as SSG partners.

Shannon Price

Shannon comes to SSG from Baker College of Jackson where she served as the Director of Student Services. She has a bachelor's degree from Ferris State University and a master's degree from Baker College. Shannon may be reached at 517-335-4884 or via email at prices4@michigan.gov.



Inspirational Thought

“History, despite its wrenching pain, cannot be outlived, but if faced with courage, need not be lived again.”

Maya Angelou

PROGRAM NEWS

How Are We Doing?

One of the goals of SSG is to increase communication with students, schools, and partners. We have been working on that goal for the past year with:

- The publication of a quarterly newsletter,
- New and improved Web site,
- New and updated brochures and literature,
- Increased participation in MSFAA, and
- Expanding our working relationship with various partners.



Please take a moment to provide feedback on how we are doing by completing the attached survey.



WE WANT TO HEAR FROM YOU!



Sorry, we forgot to include the survey attachment in the last newsletter.

Calendar

Calendar of Upcoming Events



- | | | |
|-------------|---|---|
| 9/2-4/13 | - | GEAR UP Enrollment Verification Rosters (EVR) are sent to schools |
| 9/4/13 | - | Office closed - Labor Day Holiday |
| 9/16-18/13 | - | National College Access Conference, Nashville, TN |
| 9/23-25/13 | - | GEAR UP EVRs are due |
| 9/27/13 | - | <i>Promoting the Publics</i> , Kellogg Center, Michigan State University, East Lansing |
| 10/6-9/13 | - | Midwest Association of Student Financial Aid Administrators (MASFAA) Conference, Indianapolis, IN |
| 10/10-14/13 | - | GEAR UP payments made for first quarter |
| 11/1/13 | - | First quarter CVTG bills due |
| 11/15/13 | - | First quarter TIP bills due |
| 11/20/13 | - | First quarter CVTG payments made |
| 11/22/13 | - | MCS/MTG first quarter verifications due |
| 11/27/13 | - | MCS/MTG first quarter (50%) payments made |
| 11/29/13 | - | First quarter TIP payments made. |

Find the complete Payment Schedule for 2013-14 at www.michigan.gov/ssg under Forms and Publications.



SSG Staff Information

If you have specific questions about one of our programs, call us toll-free at 1-888-4-GRANTS (1-888-447-2687) and one of our customer service representatives will assist you.

Program coordinators and their numbers and emails are listed below:

CVTG and TIP	Kathy Welch	517-373-7120	welchk1@michigan.gov
Dual Enrollment and STG	Carla Foltyn	517-335-1790	foltync@michigan.gov
GEAR UP	Flora Boles	517-335-2882	bolesf@michigan.gov
High School Services	Patty Hill	517-373-6051	hillp@michigan.gov
MCS/MTG	Marion Seelman	517-241-3106	seelmanm@michigan.gov
MNS/TCLI	Nancy Vaughn	517-373-1871	vaughnn@michigan.gov
Outreach/Financial Literacy	Shannon Price	517-335-4884	prices4@michigan.gov
Or contact:			
Anne Wohlfert, Director		517-373-0458	wohlferta@michigan.gov
Stacy Cardwell, Executive Secretary		517-373-6074	cardwells@michigan.gov

SSG: 1-888-447-2687 - Fax: 517-241-5835
SSG Web site: www.michigan.gov/ssg

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

Stacy Cardwell
cardwells@michigan.gov
517-373-6074



Missed A Copy?

If you missed a copy of our newsletter, do not worry. They are archived on our Web site at:
[www.michigan.gov/ssg/About SSG/ Newsletters.](http://www.michigan.gov/ssg/About%20SSG/Newsletters)

SSG Email Address

ssg@michigan.gov

The information in this document was compiled by the Student Scholarships and Grants (SSG) Division/Bureau of State and Authority Finance/Michigan Department of Treasury. All data contained may be read, copied, or disclosed to enhance awareness of State programs administered by SSG; however, ownership is retained by SSG. Do not manipulate or modify the origin of this data.