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187,000 Michigan students receive letters about tuition incentive program eligibility

LANSING, Mich. - The Michigan Department of Lifelong Education, Advancement, and Potential (MiLEAP) recently mailed more than 187,000 letters to Michigan students and their families notifying them of their eligibility for the Tuition Incentive Program (TIP). TIP, a long-standing state scholarship program, provides tuition support for eligible Medicaid recipients pursuing skill certificates, associate degrees or bachelor's degrees at participating Michigan colleges and universities.

"Every Michigan student deserves a clear path to pursue higher education," said Dr. Beverly Walker-Griffea, director of MiLEAP. "By alerting students and their families to TIP eligibility, we are ensuring they know early that tuition support is available to them. Programs like TIP help students make informed decisions about their future and take meaningful steps toward earning a credential while building a future right here in Michigan."

In February, MiLEAP sent letters to two groups of students, tailoring guidance based on their age and stage in their educational journey:

- **11-12th Graders:** These students received letters confirming their TIP eligibility and outlining how the program can help cover tuition for skills certificates, associate degrees, and, later, bachelor's degrees. The letters also described important next steps, such as completing the Free Application for Federal Student Aid (FAFSA), listing the Michigan college or university they plan to attend, and creating a MiSSG Student Portal account to monitor eligibility and awards.

- **Early Awareness Students:** The families of students, sometimes as young as 12, who meet Medicaid eligibility requirements received letters introducing TIP and encouraging early exploration of interests, extracurricular activities and career pathways. These letters also highlighted planning tools, like Pathfinder, and emphasized the importance of talking with trusted adults—family members, teachers and counselors—about educational goals.

Both letters aim to give students and families a head start in planning their postsecondary journey and accessing the resources available to them.

"Too many kids write off college because they think their families can't af-

ford it. But in Michigan, our financial aid programs are putting college within reach for everyone," said Sarah Szurpicki, deputy director of MiLEAP's Office of Higher Education. "When families have clear information about eligibility and next steps—such as completing the FAFSA and enrolling at a participating institution—students are better prepared to take advantage of the opportunities available to them after high school."

To qualify, a student must have had Medicaid coverage for at least 24 months within a 36-month period between age nine and high school graduation. Only students identified by the Michigan Department of Health and Human Services (MDHHS) as meeting this requirement are considered for TIP eligibility.

TIP provides two phases of support:

- **Phase I:** Tuition assistance toward an eligible certificate or associate degree program. For many students, this phase covers tuition and mandatory fees.
- **Phase II:** After completing a certificate, associate degree or 56 transferable semester credits, students may receive up to \$500 per semester—up to \$2,000 total—toward a bachelor's degree.

Students must complete the FAFSA each year they plan to use TIP benefits. Benefits must begin within four years of high school completion.

In academic year 2024-2025, 39,773 students were awarded TIP statewide, resulting in over \$118 million of savings for students and their families.

TIP is an important part of the state's effort to provide affordable pathways for Michiganders to earn a skill certificate or college degree and help achieve Michigan's Sixty by 30 goal, which aims to increase the percentage of working-age adults with postsecondary credential to 60% by 2030. By reducing or eliminating tuition costs, TIP helps expand access to higher education and prepares Michiganders for the future of work.

In addition to TIP, MiLEAP offers scholarships and financial aid programs that support Michiganders at every stage of life and with different education goals. Eligible students may also qualify for other state financial aid opportunities. Learn more at Michigan.gov/MiStudentAid.

A parent's guide to paying for college



(StatePoint) If you're the parent of a college-bound student, you'll soon be receiving financial aid award letters. Making sense of these letters and planning your next steps can help you navigate the years ahead.

Among the nearly 90% of parents in a College Ave survey who say they helped or planned to help their child pay for college, 68% were confident they had a good payment plan. To help ensure you can say the same for yourself, it's really important to nail down the details. Once the financial aid award letters arrive, Angela Colatiano, chief operating officer at College Ave, says to take the following steps:

Compare the offers. Each letter might present information a bit differently. Getting an apples-to-apples look at the offers is critical. You can calculate the net direct cost of each school by subtracting offered scholarships and grants from the cost of attendance (tuition, room, board, textbooks and fees). If applicable, you can subtract work-study aid too. You should also factor in expected annual increases in tuition, room, board and other fees.

Understand how federal borrowing has changed. The One Big Beautiful Bill (OBBB), signed into law last year, brings important changes to federal financial aid. While some provisions expand flexibility, including Pell Grant use and student loan rehabilitation opportunities, it also places new federal loan limits on parents and graduate students. Families who might be considering federal loans to cover remaining costs may need a

new approach and funding plan. It's important to be mindful of these new changes and annual borrowing limits so there are no surprises down the line.

Look for more scholarship opportunities. Beyond federal and institutional financial aid, outside scholarships can help you meet college costs. Ask your student's high school counselor and visit online sites like bigfuture.collegeboard.org and scholarships.com to find relevant opportunities. One easy and simple scholarship your student can apply to again and again in mere moments is the College Ave Scholarship Sweepstakes, which awards \$1,000 to a lucky winner each month.

Cover the gap. If there's still a gap after financial aid, savings and income, and federal loans, consider private student loans or private parent loans. If your family does borrow loans, be sure that your student has an understanding of how loans work, so they are prepared for their monthly payments once repayment begins. You should also compare rates and terms and prioritize lenders with good customer service. To run the numbers ahead of time so you can borrow smarter and with more confidence, use College Ave's student loan calculator found at collegeave.com/calculator.

"Taking the time to carefully compare all your options, then moving forward with a well-considered plan can make this exciting time less stressful and more joyful," says Colatiano.



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