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Local effort provides students financial aid

Muskegon High School seniors Melanie Houghton, Rachel Castetter and William Rule, along with many more of this year's graduates, are getting one of the best discounts ever -- a discount that is designed to brighten their futures by making college more affordable.

Thanks to a little-known state college financial-assistance program and the combined efforts of the Muskegon Opportunity, Muskegon County Department of Human Services and local school counselors, nearly 700 high school seniors and juniors in Muskegon County likely will receive some unexpected college tuition assistance.

The state's Tuition Incentive Program provides tuition assistance -- for many, that means money for full tuition and fees in pursuit of an associate's degree -- to students who have had Medicaid coverage for 24 months within a period of 36 consecutive months.

College help

The program: The state's Tuition Incentive Program, or TIP, provides tuition assistance for the first two years of college and beyond. To be eligible, a student must have had Medicaid coverage for 24 months within a period of 36 consecutive months.

For a multitude of reasons, many students have been missing out on the TIP money. That's about to change, largely because of an effort called the Muskegon Opportunity.

Muskegon Opportunity is a proposed program, loosely patterned after the Kalamazoo Promise, designed to provide college financial assistance, starting with two years of free college tuition, to all new graduates of Muskegon County high schools. Led by local educators, business owners and community leaders, the Muskegon Opportunity is still being developed, but the exhaustive search for underutilized money for college led to the discovery that the TIP program wasn't reaching many students who qualify.

People working on the Opportunity effort have joined together to get local students who qualified and weren't aware of the state program signed up. They did so by working through lists of juniors and seniors at the 12 traditional public high schools in Muskegon County.

Leaders of the Muskegon Opportunity described the TIP work as a prime example of pulling together community resources to benefit children.

"It's starting to show people in the county where the Muskegon Opportunity is going," said Curt Babcock, a Muskegon Opportunity co-chairman and White Lake Area Community Education director. "We're starting to show kids that, yeah, they can go on to college. We're making them see that college is a viable option."

Houghton, for example, always had college in her plans, but the TIP program will help make it more affordable. She will get free tuition and fees en route to her associate's degree, which she plans to get at Muskegon Community College.

"It's a real big help," said Houghton, who worked for a local H & R Block office during tax season. "I'd probably have to work two other jobs and sign up for financial aid without it."

Castetter plans on starting at MCC and transferring to Ferris State University in pursuit of a four-year degree. Based on the program, her tuition and fees at MCC will be covered, plus she may receive up to \$2,000 to help pay for tuition at Ferris. Castetter, who has held a job since she was 16, plans on continuing to work to save money for college housing and -- later -- tuition at Ferris.

"It's extremely helpful," said Castetter, who had never heard of the state program before the local partnership's efforts made her aware of it. "It was going to be loans and working."

Rule, who plans on attending Michigan State University, said TIP helps alleviate a large financial burden for his family, which includes his mother and a younger sister who is pregnant.

"I was very happy, because it was going to be very hard for my mom," said Rule, who has been saving money while working part-time at Papa John's Pizza.

Houghton, Castetter and Rule are three of 693 students -- 277 seniors and 416 juniors -- at Muskegon County's 12 high schools who were identified as being eligible for the program but who had not signed up. The students from within that group who are interested in college are now in various stages of registering.

The assistance: The first phase covers tuition and mandatory fee charges for eligible students enrolled in an associate degree or certificate program at a participating Michigan community college, public university or independent college (not all colleges offer associate degree programs). The second phase provides a maximum of \$2,000 total tuition assistance for credits earned in a four-year program at an in-state college or university.

Normal process: Qualified students are identified by the Michigan Department of Human Services as early as the sixth grade. The Office of Scholarships and Grants sends the qualified student an acceptance form. The student must complete the acceptance form and return it to the state office before graduation from high school to activate financial eligibility. The student then receives an "eligibility letter" from the state office.

Local partnership process: Volunteers from Muskegon Opportunity and the Muskegon County DHS identify local students who likely qualify for the tuition assistance program. High school counselors help those students fill out the forms and send them to the state office.

For more on the TIP program: Visit www.michigan.gov/mistudentaid and click on the Financial Aid Professionals link, contact the Office of Scholarship and Grants at (888) 447-2687 or [send an e-mail to OSG](#).

Some have filled out and mailed the forms and some have already received notice that they met the guidelines and will get the tuition assistance.

If all the newly-discovered eligible students take advantage of the program, and for a rough estimate using \$2,420 as an average annual cost for tuition and fees at MCC, that amounts to \$1.68 million in college financial assistance for Muskegon County students. Many of those students likely will attend MCC or Baker College, at least to start.

"The eligibility that was secured with this program will bring dollars into this community," said Jane Johnson, director of the Muskegon County Department of Human Services. "You're really touching the lives of those students, their families and the local colleges."

Johnson received the initial list from Michigan DHS that showed potentially 5,000 school-aged children age 12 and older had received some sort of medical assistance and may qualify for TIP. Only about 2,000 had already completed the necessary forms to be eligible. Local officials are planning to work their way through the rest of the grades to get more of those students signed up for TIP.

Eligible students are identified and notified by the state as early as the sixth grade. To qualify, students must apply by the time they graduate from high school.

Local educators came up with several possible reasons why so many students fail to fill out the forms.

Many likely weren't aware of the program, or didn't recognize the initial letter from the state. Some maybe weren't on Medicaid anymore and figured they didn't qualify, or were intimidated by the forms. Others could have disregarded the letter after receiving it at an age when they weren't even thinking about college.

Bridget Fox, a Muskegon High School counselor, said the local partnership led to counselors being able to walk students through the process.

"Being a counselor, it's so nice to have this list," Fox said of potential TIP students. "When we do a senior audit with a student, most of the students don't know they are eligible even though they received the letter at some point from the state."

For some students, the TIP money will make the difference between attending college or not.

"I had kids tell me, 'Oh my God, I'm going to get to go to college,'" Fox said.

Other communities in Michigan could follow in Muskegon County's footsteps and take better advantage of the state-funded program. That, of course, could affect the state's tight budget.

Charles Wilbur, Gov. Jennifer Granholm's senior adviser on education and communication, called Muskegon Opportunity's work to provide more college opportunities for students great for everyone in Michigan.

"I think the governor would wish this was going on around the state," said Wilbur, who keeps in regular contact with Muskegon Opportunity leaders. "If year after year we have more students aspiring to college degrees, that's a boon to the economy and we can fund that. As far as the state budget, it's best for the whole state if more go to college."

Wilbur pointed out that people don't want a person's financial difficulties to keep them from college, and there are many resources available to help -- some federal, like Pell grants, and some state, like the Michigan Promise scholarships and TIP assistance.

"There's a lot of tools out there, but unfortunately there's sometimes a lack of information about those tools," Wilbur said.

Muskegon Opportunity is being designed to work through those various tools in search of money for local students' college education. Local leaders, along with state officials, encourage students to file the Free Application for Federal Student Aid so they can be considered for other federal and state financial aid programs.

By setting up a clearinghouse of sorts, the Muskegon Opportunity will provide all local high school graduates a way to benefit from such programs.

"We're trying to make that transition as seamless as possible to go from 12th grade to 13th grade," said Brian Barber, a Muskegon Opportunity co-chairman and assistant director of White Lake Area Community Education.

The group leading the Muskegon Opportunity proposal continues to meet regularly in hopes of unveiling a full plan that will provide free college tuition for all high school graduates for at least two years to start.

"This is definitely the Opportunity," Barber said. "It's the first baby step in the action plan."