INTRODUCTION

PUBLIC UNIVERSITIES

Michigan has 15 public 4-year universities located throughout the state. Three institutions — the University of Michigan in Ann Arbor, Michigan State University in East Lansing, and Wayne State University in Detroit — have large undergraduate, graduate, and professional programs and conduct varied and complex academic and research activities. Five institutions — Western Michigan University at Kalamazoo, Eastern Michigan University at Ypsilanti, Central Michigan University at Mt. Pleasant, Oakland University near Rochester, and Northern Michigan University at Marquette — offer primarily undergraduate programs, but also offer some graduate programs. Western Michigan University, in particular, offers several doctoral programs. Programs in specialized areas are emphasized at 2 institutions: engineering at Michigan Technological University at Houghton and vocational-technical programs at Ferris State University in Big Rapids. Five institutions offer primarily undergraduate programs in the liberal arts — they are Grand Valley State University at Allendale, Saginaw Valley State University in University Center, Lake Superior State University at Sault Ste. Marie, and the branch campuses of the University of Michigan at Dearborn and Flint. Together these institutions of higher education offer diverse programs, including vocational-technical, adult education, general academic, and professional training in law, medicine, veterinary medicine, optometry, and dentistry. While the diversity of programs at these institutions is great, similar programs within the general liberal arts curriculum are offered at all schools, providing residents with convenient access to nonspecialized educational programs.

Higher education enjoys a relatively autonomous structure in Michigan. The Constitution of 1963, which created the current State Board of Education, authorizes the boards of control of the individual public universities to supervise their respective institutions and to control expenditure of institutional funds. Three of the public 4-year universities are supervised by individual boards of control elected by the voters of Michigan while each remaining public university is governed by a board of control appointed by the governor.

COMMUNITY AND JUNIOR COLLEGES

Michigan's 28 community colleges provide: 1) higher education opportunities to citizens for whom the cost, location of state universities and private colleges, or academic entrance requirements are barriers to attendance; 2) job training and retraining opportunities, including vocational, avocational, and nondegree courses and programs that may not be offered by other institutions; and 3) services that enhance the economic, cultural, intellectual, and social life of the community.

The Constitution of 1963 provides: "The legislature shall provide by law for the establishment and financial support of public community and junior colleges which shall be supervised and controlled by locally elected boards." This constitutional provision also established an 8-member State Board for Community and Junior Colleges to advise the State Board of Education in its general supervision and planning for community colleges. The creation and operation of community colleges are governed by Act 331 of 1966.

Students attend classes, either part time or full time, at one of Michigan's 28 public 2-year colleges, which are located throughout the state, with 2 located in the Upper Peninsula, 6 in the northern Lower Peninsula, and the remaining 20 in southern Michigan. Over 80% of Michigan's 9.9 million citizens live in a community college district.

Curriculum offerings at Michigan's community colleges include pre-professional, liberal arts, occupational, and vocational courses responsive to the needs of both the student who will transfer to a 4-year institution and the student who will be directly entering or reentering the labor force.

INDEPENDENT COLLEGES AND UNIVERSITIES

Michigan's independent colleges provide a variety of specialized education opportunities and environments that complement public education offerings. They offer certificate and associate degree programs; church-affiliated terminal programs; baccalaureate programs, including liberal arts and teacher education; and graduate/professional programs leading to postgraduate degrees in many disciplines. Independent colleges are required to offer programs leading to a degree or offer 2 or more years of courses for transfer to a degree-granting Michigan institution of higher education recognized by the state. In addition to traditional course offerings for students, independent colleges provide special programs ranging from weekend courses for professionals to seminars for senior citizens. Special and continuing education courses often are held on weekends, evenings, and early mornings at locations both on and off campus.

Independent colleges and universities are recognized by the State Board of Education when they have been incorporated under Act 327 of 1931. The State Board of Education ensures that the articles of incorporation clearly define the educational activity of the proposed corporation and that specific limits are defined. Any unincorporated nonpublic colleges are also brought under the authority of the State Board of Education to establish minimum requirements for degrees or awards.

FINANCIAL AID PROGRAMS

Article VIII, Section 1, of the Constitution of 1963 states that, "religion, morality and knowledge being necessary to good government and the happiness of mankind, school and the means of education shall forever be encouraged." For more than thirty years various financial aid programs in Michigan have provided the means of education for students of higher learning across the state.

In 1960 the Michigan Higher Education Assistance Authority (MHEAA) was established to ease the financial burden of postsecondary education for students and their families. Created by Act 77 of 1960, this board is composed of a lending institution representative, state and local education officials, and private citizens from around the state, each appointed by the governor and confirmed by the senate. The MHEAA is a nonprofit organization operating to extend financial aid opportunities for students enrolled at qualified institutions in Michigan.

The MHEAA administers a wide variety of financial resources including scholarships, grant programs, and federal student aid programs. Awards of this nature are typically grouped into one of two categories, need-based and merit-based assistance. Merit-based financial aid is generally awarded in recognition of excellence in athletics, the arts, or academics to those who have demonstrated singular potential or a unique talent. Need-based financial aid is granted to those families or individuals who have proven unable to complete the cost of postsecondary education.

The MHEAA provides two state programs administered by the Office of Scholarships and Grants. The Michigan Tuition Grant and the Michigan Competitive Scholarship are available only to Michigan residents who are attending a Michigan degree-granting institution. The Michigan Tuition Grant offers a maximum award of $2,000 to students enrolled at private, nonprofit institutions and who have demonstrated need by completing the Free Application for Federal Student Aid (FAFSA). The Michigan Competitive Scholarship is made available to students who achieve a qualifying score on the American College Test (ACT) and who have also demonstrated financial need. The maximum award is $1,300, and it may be used at any public or private college or university in Michigan. The federally funded Robert C. Byrd Scholarship Program is administered by the MHEAA's Office of Scholarships and Grants as well. This program provides a merit stipend of $1,500 to qualified students. This award may be used at any school in the United States.

The MHEAA's Michigan Guaranty Agency administers a variety of federal loans available through private lenders such as banks, credit unions, and savings and loan institutions. The Subsidized Federal Stafford Loan is awarded on the basis of financial need. This program offers a variable interest rate. In addition, the federal government pays the interest on this subsidized loan while the borrower is enrolled in school at least half time as well as during authorized grace and deferment periods. The Unsubsidized Federal Stafford Student Loan is an option for borrowers who do not qualify for a Subsidized Federal Stafford Loan, or who do qualify for a Subsidized Stafford Loan, but in an amount less than the annual Federal Stafford limit. The interest rate on the Unsubsidized Stafford Loan is variable. The Federal PLUS Loan is available to parents of dependent undergraduate students at a variable interest rate. The Federal Consolidation Loan Program provides borrowers the opportunity to consolidate several types of federal student loans with various repayment schedules into a single loan with one monthly payment.

The Michigan Higher Education Student Loan Authority (MHESLA), composed of the same body as the MHEAA, was instituted in 1975 for the purpose of providing low-interest educational loans to students and administers the following three programs. The Michigan Direct Student Loan Program ensures all Michigan students and their parents access to the federal loans described above. All loans made by this program are guaranteed by the MHEAA's Michigan Guaranty Agency. Act 96 of 1989 established the Michigan Alternative Student Loan (MI-LOAN) Program. The maximum cumulative amount which can be borrowed is $125,000. The State Secondary Market was established in April 1990 to purchase federally insured student loans from various financial institutions in Michigan. This provides lenders with additional capital to be reinvested in additional loans to students for postsecondary education. The MHESLA also has the ability to issue bonds and manage funds consistent with purposes of the authority and the terms of Act 222 of 1975, as amended.

In addition to extending direct financial aid, the MHEAA and MHESLA, through the Office of the Michigan Merit Award and the Office of Information and Resources, sponsor campus-based educational programs such as the Adult Part-Time Grant Program, the Michigan Educational Opportunity Grant (MEOG), and the Michigan Graduate and Undergraduate Work-Study programs. Programs such as these are administered directly by the office of financial aid at various colleges and universities in Michigan. Block funds are directed to institutions accepted by the State Board of Education where they are made available to students on the basis of their individual needs. The Office of the Michigan Merit Award and the Office of Information and Resources also administers the Tuition Incentive Program (TIP) and the Michigan Nursing Scholarship. TIP is a high school completion program. Based on their Medicaid history, students can become eligible for college tuition assistance as early as sixth grade, thereby giving them incentive to stay in school and graduate. The Michigan Nursing Scholarship is meant to encourage students to enter the nursing profession. Recipients must repay the scholarship if they do not fulfill a work commitment in Michigan. Along with administering these programs, the Office of the Michigan Merit Award and the Office of Information and Resources provides general financial aid information to the public through a toll-free number, on the State's web site (http://www.Michigan.gov), and by providing print materials to students, parents, schools, and postsecondary institutions.

There are additional aid and savings programs which are also within the Michigan Department of Treasury, though not under the direction of the MHEAA/MHESLA. The Michigan Merit Award Program is a merit-based scholarship given to students who perform well on the Michigan Educational Assessment Program (MEAP) tests. Students can receive a one-time $2,500 award if they attend a Michigan postsecondary institution and $1,000 if they attend an out-of-state institution. The Michigan Education Trust (MET) program allows parents or others to pre-purchase undergraduate tuition, and the Michigan Education Savings Program (MESP) is a savings and investment program to assist families in preparing for higher education costs. There are state and federal tax incentives for both the MET and MESP programs.

The Michigan Department of Career Development, through its Michigan Works! agencies, currently manages the Carl D. Perkins Vocational and Applied Technology Education Act and Single Parent/Displaced Homemaker and Sex Equity programs. These programs provide tuition assistance for occupational education students attending a Michigan community college or a State Board of Education approved four-year institution which offers a two-year degree in occupational education. The Michigan Department of Career Development also provides assistance to needy students with physical or mental impairments or other disabilities through its Office of Michigan Rehabilitation Services.