

MICHIGAN • STATE AID REFERENCE

Michigan State Aid Cheat Sheet (2027-2028)

A two-page reference for counselors and families. Free to copy, print, and share.

Counselors: this sheet covers the Class of 2027, who file 2027-2028 forms during the 2026-2027 school year. The FAFSA is the whole application in Michigan, for the Achievement Scholarship, the Community College Guarantee, and TIP; there is no separate state form, and awards are tracked afterward in MiSSG. Two things on older handouts are now wrong: the Michigan Competitive Scholarship and the Michigan Tuition Grant are closed to anyone who finished high school in 2023 or later. Dollar figures are 2026-2027 rates, set annually in the state budget; 2027-2028 amounts were unpublished as of August 2026.

The Programs at a Glance

Program	What it pays and who qualifies
Michigan Achievement Scholarship (four-year)	Up to \$5,500 a year for five years, \$27,500 total, at a Michigan public university, private nonprofit, or a bachelor's program at a community college. Needs a FAFSA Student Aid Index of \$30,000 or less, full-time enrollment, and high school completion in 2023 or later. No GPA, no test score, no essay, no separate application.
Community College Guarantee (no income test)	In-district tuition, contact hours, and mandatory fees at a Michigan community or Tribal college, last-dollar, up to three years. No SAI criteria and no income limit at all. Full-time required. Out-of-district students get a discount, but never more than in-district tuition and fees would have cost.
Michigan Achievement Bonus (Pell add-on)	An extra \$1,000 a year for Pell-eligible community college students, \$500 fall and \$500 spring. Not tuition-restricted, so it reaches books, transportation, or rent. One of the few Michigan dollars that pays a cost other than tuition.
Achievement Skills Scholarship (career training)	Up to \$2,000 a year for two years for an eligible career training program leading to an industry-recognized certificate. No age limit, no income limit, no FAFSA required. Annual application in MiSSG. Cannot be held in the same term as the Achievement Scholarship.
Tuition Incentive Program (TIP, Medicaid-linked)	Phase I covers in-district community college tuition, or lower-level resident tuition at participating universities, up to 80 semester credits. Phase II adds up to \$500 a semester, \$2,000 for life. For students MDHHS identifies as having had Medicaid 24 months within a 36-month period between age nine and graduation. Diploma before 20, begin within four years.
Children of Veterans Tuition Grant	Up to \$2,800 a year full-time, \$11,200 lifetime, tuition and fees. For the child of a Michigan veteran who died or became totally and permanently disabled from service, or is MIA. Ages 16 to 25, 2.25 GPA, 12 months residency. One-time MiSSG application.
Fostering Futures Scholarship	Up to \$5,000 a year, part of it not tuition-restricted. For students who experienced Michigan foster care on or after their 13th birthday, with financial need. Only half-time enrollment required. One-time application, opens March 15.
Closed to the Class of 2027	Michigan Competitive Scholarship (\$1,500, SAT 1200 plus need) and Michigan Tuition Grant (\$3,000 at private nonprofits) are unavailable to students finishing high school in 2023 or later, and both end September 30, 2029. Search results still list them as open. They are not.
Also worth knowing	Michigan Reconnect: last-dollar community college tuition, age 25 and up, no degree; the 21 to 24 expansion closed permanently. Michigan Indian Tuition Waiver: tuition waived at public institutions for citizens of federally recognized tribes; 12 months residency, no FAFSA. MI Future Educator Fellowship: up to \$10,000 a year with a binding commitment to teach in Michigan.

Deadlines to Post on Your Wall

When	What closes
July 1, 2026	Michigan residency anchor date for 2027-2028. Passed, and there is no appeal.
Fall 2026	2027-2028 FAFSA opens. Both FSA IDs should already exist.
Nov 1, 2026	Michigan State and Michigan Tech close maximum scholarship consideration. Earliest money date in the state.
Dec 1 to 15, 2026	Central Michigan automatic merit and Detroit Mercy priority close Dec 1. Western Michigan Early Action closes Dec 15.
Feb 1, 2027	Wayne State priority for maximum scholarship consideration.
March 1, 2027	The biggest date in Michigan. Grand Valley, Oakland, UM-Dearborn, and UM-Flint close automatic merit, and every automatic full-tuition award in our database turns on it.
Spring 2027	Commit elsewhere than the first Michigan college on the FAFSA and it must be reported, or the award stays behind.
Fall 2028	Expected last semester for a Class of 2027 spring graduate to initiate the Achievement Scholarship. See page 2.

College dates run through the college's own application; state items through the FAFSA and MiSSG. Say this to every senior: Michigan gives you no state deadline to fear, and that is the problem. Every deadline that decides the bill belongs to a college.

The Rules That Trip Michigan Families Up

- **The community college door has no income test. The four-year door does.** Same scholarship, same FAFSA, two rulebooks. Families who assume they earn too much are wrong about the door that can pay for a whole associate degree.
- **There is no GPA or test requirement anywhere in the Achievement Scholarship.** A 2.1 student and a 4.0 student with identical FAFSA data get identical Michigan awards. Grades change the bill at the college, not the state.
- **Fifteen months, then it is gone.** Students must enroll at a participating Michigan institution within 15 months of finishing high school. Any enrollment level counts, so one class protects the whole award. Miss it and eligibility ends permanently. Dual enrollment during high school does not count toward initiating.
- **Two things break an award quietly.** Aid does not follow a student who switches colleges, since awards are built around the first Michigan college on the FAFSA; report changes in MiSSG. And full-time enrollment is a condition, so dropping one course in October can cost a semester of state aid.

Michigan Achievement Scholarship: Check These Things Early

1. Which door is the student walking through?

It is decided entirely by where they enroll, not by anything on the transcript, and the table below is the whole rulebook. Five years is the combined ceiling, with no more than three of them at a community college. Every pathway requires high school completion in 2023 or later, Michigan residency dating to July 1 of the prior calendar year, and Satisfactory Academic Progress.

2. Did the family file the FAFSA? It is the entire application. What each door pays, at 2026-2027 rates:

Where the student enrolls	What it pays	Income test	Years
Michigan community or Tribal college	In-district tuition, contact hours, and mandatory fees, last-dollar. No dollar maximum.	None	Up to 3
Same, and Pell-eligible	Add \$1,000 a year, \$500 fall and \$500 spring. Not tuition-restricted.	Pell eligibility	Each year
Michigan public university	Up to \$5,500 a year, \$27,500 total	SAI \$30,000 or less	Up to 5
Michigan private nonprofit college	Up to \$5,500 a year, \$27,500 total	SAI \$30,000 or less	Up to 5
Eligible career training program	Up to \$2,000 a year, \$4,000 total	None. No FAFSA.	Up to 2

2026-2027 rates. The state's current page lists \$5,500 for public and private alike; older Michigan materials still say \$4,000 for privates. Confirm before budgeting: 888-447-2687.

3. Is the student TIP-eligible? Then order of operations is worth thousands. Phase I requires a certificate or associate program, and that is where the tuition coverage lives. Phase II requires a bachelor's program and caps at \$2,000 for life. A student who goes straight into a bachelor's degree never touches Phase I. Once Phase II is initiated, Phase I is gone permanently.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Watch the residency date, not an application. For the Class of 2028, Michigan residency must date to on or before July 1, 2027. A family that moves in after it has a senior who is not a Michigan resident for state aid. Create the student FSA ID early.
Senior fall, Oct to Nov 1	File the 2027-2028 FAFSA as soon as it opens. Create the MiSSG account: personal email not the district one, name exactly as on the Social Security card, login written where a parent can find it. November 1 is the first money deadline in the state: Michigan State and Michigan Tech.
Dec 1 to Dec 15	Central Michigan automatic merit and Detroit Mercy priority close December 1. Western Michigan Early Action closes December 15, and Early Action is how Western awards automatic merit.
Feb 1 to March 1	Wayne State priority February 1, with different final dates on different awards. Then the single biggest date: Grand Valley, Oakland, UM-Dearborn, and UM-Flint all close automatic merit on March 1, and every automatic full-tuition award in our Michigan database requires a filed FAFSA by then.
After committing	If the student picks a different college than the first Michigan school on the FAFSA, update MiSSG or call 888-447-2687. Two minutes now, one missing award in August if skipped.
Once enrolled	File the FAFSA every year. Michigan awards do not renew themselves, and sophomore year is when families forget. Before dropping any class, check what it does to full-time status.

Three Mistakes That Cost Michigan Students Money

- Deciding not to file the FAFSA on an income assumption.** The largest single loss in Michigan, and it follows a kitchen-table conversation, not a rejection letter. The Community College Guarantee has no income test whatsoever. The only way to know is to file.
- Assuming grades are not good enough.** There is no academic requirement anywhere in the Achievement Scholarship. Students talk themselves out of a \$27,500 award over a GPA the state never looks at. Eastern Michigan starts paying at a 2.75 GPA with no test score.
- Treating the famous name as the affordable one.** Michigan pays the same everywhere, so the college decides the bill. The University of Michigan in Ann Arbor publishes no automatic merit at all. Michigan's automatic full-tuition awards are at UM-Flint, Oakland, and Detroit Mercy, and all turn on a March 1 FAFSA rather than a transcript.

The deadline that is not there

Every Michigan handout prints July 1, so families pace themselves to it. July 1 is the FAFSA deadline for the Competitive Scholarship and the Tuition Grant, and both are closed to the Class of 2027. It is a deadline for a locked door. Meanwhile Michigan sets no application deadline at all for the program your students can actually get, so nothing in the fall feels urgent, and Michigan State and Michigan Tech quietly close their biggest awards on November 1. Tell seniors to ignore July 1 and work every college's scholarship page from October.

Free Resources: No Account, No Cost, No Data Collection

All Michigan programs and official rules	michigan.gov/mistudentaid
Track awards, report a college change	michigan.gov/MiSSG · 888-447-2687
Our Michigan state aid guide	collegereadyparent.org/michigan
Scholarships at 400+ colleges, all 50 states	collegereadyparent.org/college-scholarships

Produced by CollegeReadyParent.org, an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection. Counselors and educators: you may freely copy, print, and distribute this sheet. Questions or corrections: leo@collegereadyparent.org. Verified against MI Student Aid (MiLEAP) program pages and the 2026-2027 State Programs and Procedures Manual in August 2026. Michigan sets award amounts in the annual budget and has closed two statewide programs to new students since 2023, so confirm details at michigan.gov/mistudentaid before applying. College figures come from the CRP scholarship database.