

# FALL FAFSA NEWS: IN 2023 COMPLETION RATES REACHED 61% OF OUR 75% GOAL--CLOSER THAN EVER!

## MASON COUNTY STRIVES FOR MORE

A recent publication by The Institute for College Access & Success noted that in 2022, Michigan students left \$93 Million of Pell Grant funds unaccessed, because they did not complete FAFSAs. University of Michigan found that in 2021, low-income students were the population who were least likely to complete the FAFSA; they are also the students who could gain the most grant aid for college by completing it. Add to that, nationally, about 75% of youth want to go to college after high school, but about 10% fewer expect to go due to finances, per the 2023 YouthTruth survey.

Locally, just over half of Mason County Graduates (56% in 2022) enroll in college, according to MiSchool Data information. According to Michigan College Access Network, students who complete the FAFSA are 84% more likely to attend college. Interestingly, people who earn a bachelor's degree, make 84% more (average), than folks with a high school diploma alone. That's about \$36,000 more a year, on average, based on studies by the Association of Public Land Grant Universities (like MSU in Michigan). \$36,000 a year on average is much more than the cost of the average year of tuition at a public university in Michigan. In 2023, Michigan created the Michigan Achievement Scholarship, for which 80% of high school graduates would qualify, and could use to fund about half of their tuition costs or other expenses at an average priced public institution. But graduates must complete the FAFSA to access this scholarship.

The need for completing, and the return on the investment for completing a FAFSA are clear. FAFSA is required for students to qualify for federal and state-based student aid, and local scholarships. But lack of FAFSA completion is still happening. This is not a shame we should heap on individual students or families, rather it is a call to action for community support. If a student has support to complete the FAFSA and access to financial aid, they are MUCH more likely to try college. In Mason County, we need your help to make that support possible, more than ever!

This year, the FAFSA is NEW, and will not open to students until December, leaving only about six weeks for any student to receive support from school-based sources to complete the FAFSA before some local scholarship deadlines. Having more community members, outside of school buildings, trained on how to support students and families may aid greater FAFSA completion. If you work with high school seniors, college students, or families with members considering college--Consider participating in one free NCAN new FAFSA training this fall. Find information on the left on how to sign up, and become a part of the solution.

SEPTEMBER 2023 NEWSLETTER

Mason College Access Network consists of local educational leaders, business leaders and community organization leaders, who are working to improve access to post-secondary education and to grow the college-going culture.



## WHO CAN HELP WITH FAFSA IN MASON COUNTY? YOU CAN!

REGISTER FOR FREE FAFSA TRAINING!

### NEW FAFSA TRAINING

NCAN is Offering FREE 2-Hour Virtual Trainings on the new FAFSA, in partnership with uAspire (register for one only):

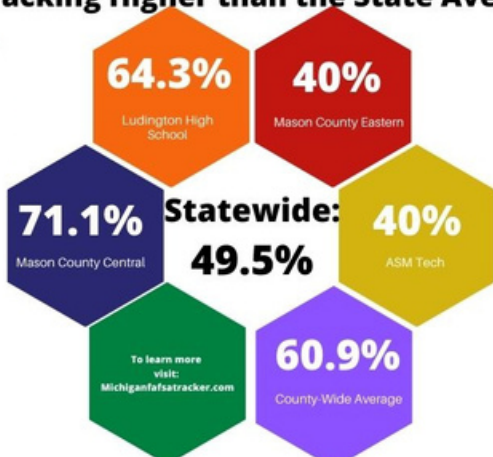
- Tuesday, September 26
  - Time: 1-3 PM ET
- Monday, October 23
  - Time: 1-3 PM ET
- Monday, November 20
  - Time: 1-3 PM ET
- Monday, December 4
  - Time: 1-3 PM ET



REGISTER HERE: <https://www.ncan.org/page/better-FAFSA-webinar-series>



### Mason County FAFSA Completion Rates Tracking Higher than the State Average!



# WHY COLLEGE?

**The nation frequently debates about whether enrolling in college or entering trade school is better for high school graduates. The reality is that our country and Mason County need a workforce trained in all fields, and that young people need access to the post-secondary education and training that will best help them meet their goals.**

**COLLEGE IS POST-SECONDARY EDUCATION  
COLLEGE IS A PUBLIC GOOD  
COLLEGE IS FOR EVERYONE  
COLLEGE IS A NECESSITY**

**College is post-secondary education:** In Mason County, good jobs are available, but many living wage jobs require education beyond a diploma. While welding careers offer living wages and require certification less than a degree, not everyone wants to be a welder. While Engineering jobs require a degree and offer high-paying salaries, not everyone wants to be an engineer. Educators, medical technologists, social workers, and IT professionals are all good jobs, are all needed in our society, and all require some form of education after high school. Youth who understand options for careers and have education and guidance can confidently make informed decisions about their best path forward. **In Mason County, our college enrollment rate is 56%; Our goal is 75%.** To get to 75%, youth need more opportunities to explore how college and career are related, and to learn from people across career fields.

**College is a public good:** Community support for college-going culture can be in the form of a news media article to celebrate a college aspiration, or a simple word of encouragement to make students know that their education and careers matter. Learning how to support students in FAFSA Completion through free training is another way to build college-going culture. **In Mason County, the community surrounding MCC schools reached 66% of the 75% FAFSA completion goal** through supporting students and families with FAFSA nights and completion incentives. A college-going community means that students understand their post-secondary options, and feel supported in their choices, and ultimately have the access and support to make their choices.

**College is for everyone:** A recent YouthTruth survey indicated that male youth of color are least likely to aspire to college, and largely, because of not having information or not wanting to affect the family's finances. Low-income students were least likely to complete the FAFSA, thus less likely to go to college. Regardless of a community's size or demographics, issues like these matter, because it means that some people still don't feel okay or supported to pursue their goals or access their dreams. For college access networks, we want everyone to feel that they can pursue a post-secondary program, and to have the same agency as the most resourced person in their peer group to make it happen. In 2021, Mason County CAN also considered that for college to be for everyone, students must be academically prepared. They determined that an average junior year high school GPA that translated to being above a C average in college would signify that students across Mason County are college-ready. **The Mason CAN Leadership Team set a goal of a 3.0 average county-wide junior year GPA; In 2023, the average GPA was 2.73.** While most students are college ready, Mason CAN still has work to do so that every student can feel confident that they are ready for college.

**College is a necessity:** Attending college isn't enough to help individuals and communities rise; achieving a college credential is key. **In Mason County, the current 6-year completion rate is 27.6%; our goal is 60% by 2030. By 2030, 41 of 50 top jobs in Michigan will require college.** While there will always be jobs that pay well and require no more than a high school diploma, they are getting more challenging to find in today's competitive, high tech environments. Higher education credentials help people earn more, according to Georgetown CEW, throughout their lives.

# Paying for College - Know the Basics!

Paying for education after High School is a lifelong investment in achieving life's goals. Getting there may require the assistance of resources including the Federal and State Governments, private financial institutions, community philanthropy, family contributions and individual savings. College can be affordable for all students - and the investment into education benefits everyone!

The Free Application for Federal Student Aid (FAFSA) should be submitted by every high school senior. It's the **first step to any aid**, including need and merit based as well as college or institutional aid.



- To be eligible for the most aid, the FAFSA should be **submitted senior year and each college year between Dec. and May.**
- Many types of aid will REQUIRE the FAFSA to be completed.
- Some funds are first-come, first-served so complete ASAP at [www.fafsa.gov](http://www.fafsa.gov) and watch for an email from FAFSA.
- When completing the FAFSA, you will use the prior prior year - so, for the 2024-25 college year, that would be 2022's tax information
- Pell grant eligibility (Up to \$7395 annually) is determined by FAFSA.

## MI Grants and Scholarships

### Michigan Achievement Scholarship

A new State of Michigan investment in education, in 2023 and after, most Mason County graduates are eligible for this scholarship - which could equal free community college or skilled training and considerable assistance with university tuition! Whether in career training or attending a community, public, or private college, consider using the [Michigan Achievement Scholarship](#)! For Promise Scholars, Michigan Achievement can be used for costs like educational supplies, housing and transportation.

In order to be eligible for the Michigan Achievement Scholarship a student must:

- **Graduate with a high school diploma or equivalent in or after the year 2023.**
- **Enroll within 15 months of graduation.**
- **Demonstrate that the family could contribute less than \$25,000 based on the FAFSA calculated EFC\***



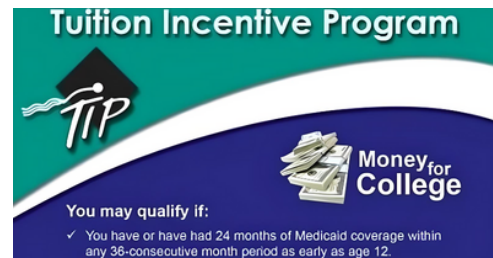
A general calculation: a family of 5 making \$125,000 a year has an eligible \*Estimated Family Contribution (EFC) of less than \$25K. Take five minutes and calculate your EFC to understand your eligibility. <https://studentaid.gov/aid-estimator/>. About 80% of Michigan students qualify.

### Michigan Tuition Incentive Program (TIP)

Pays the full annual tuition costs at participating community colleges and partial costs at participating universities in Michigan.

Who's eligible for the [Tuition Incentive Program](#)?

- Students who are Michigan residents and have (or have had) Medicaid coverage for 24 months within a 36 month period between the ages of 9 and high school graduation



# Scholarships

Scholarships are FREE (and students should never pay to apply for a scholarship). Find scholarships at the local, state, and national levels as well as from the college of choice. Focus on the local scholarships first as they are the least competitive. Mason County-based graduates should apply for the Mason County Promise, either to use as a full-time student at WSCC, or as a summer guest student. For local scholarships, you can connect with your school counselor, or check out the Mason College Access Network: <https://masoncountycan.org/pay-scholarship-info>

The Community Foundation for Mason County has 1 application to be connected to all of their scholarships--nearly \$300,000 is awarded each year! There are scholarships for everyone, no matter your education route - for skilled trades, apprenticeships, certificate programs, associates degree, or a bachelor's degree. Everyone should apply for scholarships - regardless of GPA, field of study, family income, etc.



There is no limit to the amount of scholarships you can apply for - so submit as many applications as possible! Use search engines such as College Board, Bold, GoingMerry, CareerOneStop, etc...

## Loans

Over half of Michigan's college graduates have student loan debt, but the average debt is under 30,000. Students should consider education loans as an investment in their future. They should also borrow smart by: 1) Only borrow what is needed to cover the cost of your education. 2) Don't borrow more in total loans than the average entry-level salary for the career.

There are two main options for student loans: federal government loans obtained by completing the FAFSA (lowest interest, fixed rate, and flexible repayment plans) or private loans from banks, credit unions, and other lenders.

- Federal Loans: Subsidized - no interest charged while in school OR Unsubsidized - interest accrues from day one.

## Additional Payment Options

- Work-Study - These are part-time, on-campus jobs awarded based on financial need determined by completing the FAFSA.
- Employment & Savings - Prepare early and save for college! Summer jobs can help buy books, meet living expenses, and pay for tuition.
- Tuition Reimbursement - Some employers provide tuition incentives to encourage continued learning.
- Grants - Students may be eligible for institutional, federal, or state grants by completing the FAFSA!
- Local Agencies - Michigan Works West Central offers funding for short term certificate and degree programs into high-demand career fields if eligible.
- Pre-College Credit Opportunities - Dual Enrollment, ASM Tech Early College, Advanced Placement Courses, or Career & Technical Education can save you money by earning college credits while still in high school.

**For More Information Visit: [MasonCountyCan.org](https://MasonCountyCan.org)**

