

A question of effectiveness:

Michigan's solutions to the college cost issue

Timothy M. Kuehnlein Jr.

Timothy M. Kuehnlein Jr. is an instructor of political science and history at Alpena Community College in Alpena, Mich. Kuehnlein earned a bachelor's degree in political science and history in 1991 from Hillsdale College in Hillsdale, Mich. He earned a master's degree in political science in 1993 and pursued doctoral studies in comparative government and political philosophy at Western Michigan University, Kalamazoo, before arriving in Alpena in the fall of 2001. Kuehnlein has traveled extensively throughout Europe, particularly the former Eastern bloc. His teaching experience is in U.S. and world history and government, comparative European and non-European government and international relations. His academic interests focus on the historical and contemporary essence of democracy/republican government, civil society, federalism, nationalism and European unification.

Olin Joynton

Olin Joynton has served since January 2004 as president of Alpena Community College in Alpena, Mich., where he has led the college to focus on recruitment and retention of students and the strengthening of academic and technical programs. Before coming to Michigan, he worked for the North Harris Montgomery Community College District in the northern suburbs of Houston, Texas, most recently as vice president of instruction at Montgomery College and earlier as professor of philosophy at North Harris College. He has a strong interest in documentation of student achievement of course learning outcomes. He holds a doctorate from Rice University and a bachelor's degree from Wheaton College.

Executive summary

Motivated by Lumina Foundation's *Collision Course* policy brief and Michigan's poor grade for college affordability in the National Center for Public Policy and Higher Education's *Measuring Up 2004: The National Report Card on Higher Education*, this paper examines the effectiveness of two of Michigan's state-sponsored initiatives to contain college costs. They are: **1.** A state income tax credit for students attending colleges that limit tuition increase rates to the rate of increase for the U.S. Urban Consumer Price Index (CPI) (introduced in 1995). **2.** Gov. Jennifer Granholm's January 2004 offer to return most of a 2003 mid-year cut to public colleges that limited tuition increases to the Urban CPI.

The data surveyed focus on the years 1992 (three years before the tax credit) and 2004. Among the paper's findings are the following indicators of effectiveness for the period under review: **1.** Costs for two-year colleges in Michigan went from higher than the national average to lower than the national average. **2.** Percentage increases for both two- and four-year colleges in Michigan were considerably lower than those for the nation as a whole. **3.** Increases in financial aid further dampened the effect of Michigan tuition increases, so that net tuition between 1999 and 2003 increased at about half the rate of tuition rates. **4.** During an economic downturn that was disproportionately severe in Michigan, residents shifted their preference toward higher-cost four-year colleges. Their perceptions of value caused residents to view even four-year colleges as cost-effective. **5.** The number of rebates in 2004 caused a dramatic one-year increase in colleges restraining tuition within the 2.3 percent limit needed to qualify for the tax credit.

Despite the authors' research and interaction with state government officials, evidence of the initiatives' effectiveness was elusive. For example, we were unable to locate longitudinal data on Pell grant recipients attending college in Michigan through the Fall 2004 semester.

The authors conclude with an affordability case study of their own institution, Alpena Community College. The solution to the affordability problem lies partly in upgrading the image of low-cost community colleges as providers of high-quality liberal arts education and technical training. In pursuit of this goal, this study argues that higher education for low-income students is a public good that requires balanced, multiparty support from government, business, private philanthropy, colleges and students themselves.

Introduction

Recent reports indicate that rising college costs are the main reason students fail to complete baccalaureate education. The College Board reports tuition increases for 2004-2005 as 10 percent for four-year public colleges, 9 percent for public two-year colleges and 6 percent for four-year private colleges. College students are working more to meet the costs of education, and many in higher education consider cost containment a social priority.

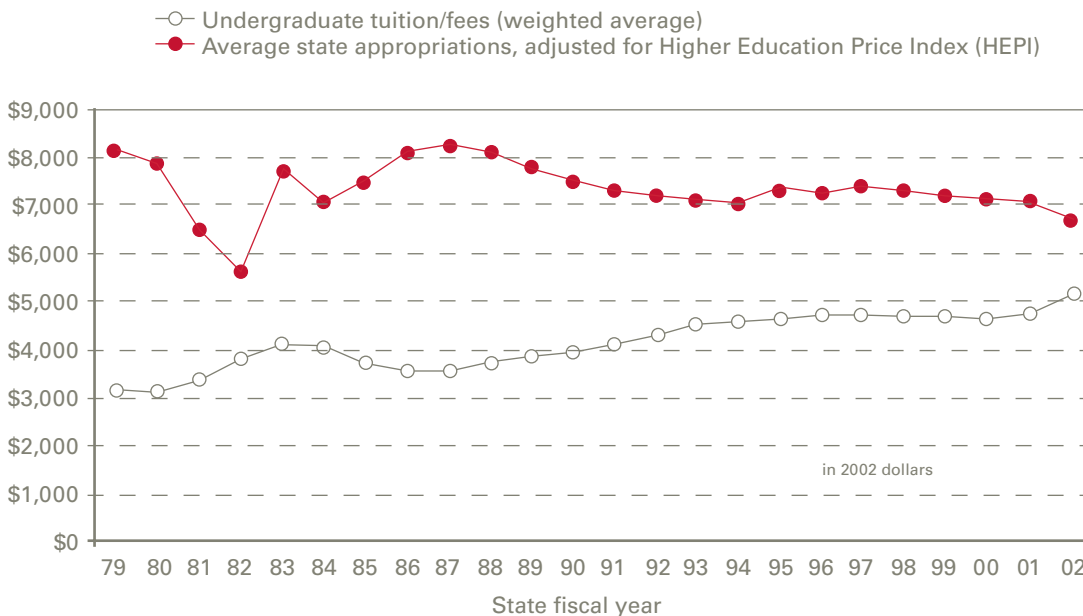
Community colleges have led the nation in providing quality, cost-effective liberal arts and technical education since their inception. Champions of community colleges proudly call them “the Ellis Island of the higher education world.” Despite their commitment to underprivileged and underprepared students, however, community colleges around the country have struggled to contain costs. Increasing

services while managing costs has been particularly difficult in the past decade. For example, costs of community college education increased 86 percent between 1992 and 2004. The cost of university education, however, increased 120 percent during the same period.

Although some universities have benefited from immense endowment campaigns, the costs of new technical and industrial offerings have challenged many educational institutions. Nonetheless, one might say that students and industry are getting “bang for their buck.” Despite its increased costs, higher education benefits students through unprecedented innovation that bridges formal training with practical application for industry and trade. Community colleges have been central to such innovation.

Public sector funds generated from tax dollars facilitate these developments in education; however, as these

Figure 1: Relationship between Michigan tuition and state appropriations



funds become increasingly scarce, students and private interests—especially corporations and foundations—are expected to bear the costs of keeping pace with innovation. Is that burden worthwhile? This question is especially salient as rising costs threaten to prohibit more and more people from participating in higher education. Will higher education become inaccessible to the very people it is intended to benefit?

This problem is mirrored in unfortunate trends in the health-care industry, where unprecedented innovation in medical services leads to higher costs. Those costs, in turn, exclude an increasing number of Americans from quality health care. Education faces a similar dilemma: the degree to which development and innovation can occur before it outpaces the ability of individuals—and even public institutions—to pay for services, especially as public assistance dwindles.

The State of Michigan has been especially hard-pressed to address these issues in the last 15 years. Political trends have favored streamlined government and lower taxes, and the resulting structural reform has limited state education funding. These cuts translate into higher costs for students and greater reliance on the private sector for public goods. Moreover, declines in the state's manufacturing-based economy and corresponding losses in state revenue have shifted much attention and many resources away from higher education.

As Michigan trailed further behind other states in providing solutions for higher education, newly elected Gov. Jennifer Granholm created the Commission on Higher Education and Economic Growth, chaired by Lt. Gov. John Cherry, in 2004. Among the commission's goals is "doubling the percentage of citizens who attain postsecondary degrees or other credentials that link them to success in Michigan's economy." Because of its acknowledged importance in improving the state's

economy, higher education now enjoys a higher profile among state policy-makers.

Like many states, Michigan operates a host of financial aid programs designed to improve access to higher education, especially for low-income students and their families. However, two state policy initiatives deserve special consideration as cost-containing measures: the **College Tuition Income Tax Credit** and the **Higher Education Tuition Restraint Program**. This paper will assess the effects of such policies within the context of higher education trends and will highlight the role of community colleges. In emphasizing the need for restraint, we also highlight the need for greater resources leading to low-income student access to higher education.

We hold that Michigan's policies are effective in containing costs of higher education but that more needs to be done, especially for low-income students. Stakeholders need to gather more data to show effectiveness of existing measures and recognize educational quality in the state's affordable community colleges. Moreover, finding a proper balance of funding sources for higher education remains essential. Increasing pressure to find alternative revenue sources—aside from the public coffers and student tuition—will force institutions to rely more heavily on the private sector. However, that strategy could compromise the mission of public education if narrow private interests reshape important public institutions. Therefore, public education will need to determine how its mission is best funded. Should we finance education through tax dollars distributed for the public good, through students who value education or through the private sector's benevolence? Forming a complete solution—not only in Michigan but also around the nation—will require investment from all of these sources. Meeting that challenge, however, will mean creating a more sophisticated world that offers excellent, affordable education to as many people as possible.

Table 1: Degrees and revenue ratios

Measure	Type of institution	1992	2004
Enrollment	Two-year US	5,038,000	5,969,000
	Two-year MI	227,480	199,258
	Four-year US	6,045,000	6,658,000
	Four-year MI	259,879	282,896
Degrees granted	Two-year US	477,000	660,000
	Two-year MI	21,156	18,768
	Four-year US	1,081,000	1,333,000
	Four-year MI	42,428	47,929
Tuition and fees	Two-year US	\$1,022	\$1,905
	Two-year MI	\$1,124	\$1,810
	Four-year US	\$2,137	\$4,694
	Four-year MI	\$2,635	\$5,494
Tuition/state/local revenue ratios	Two-year US	N/A	20%/38%/17%
	Two-year MI	34%/36%/29%	29%/28%/41%
	Four-year US	16%/39%/3%	18%/31%/0%
	Four-year MI	39%/53%/0%	50%/42%/0%

Michigan college affordability in the national context

Table 1 provides comparative data for the years 1992 and 2004 on enrollment, degrees and revenue ratios for the nation and for Michigan's two- and four-year colleges.

Interestingly, despite the increasing costs of education throughout the country, enrollment at four-year universities increased from 1992 through 2004, up 10 percent for the nation as a whole and up 9 percent in Michigan. Similarly, the number of degrees granted at four-year institutions also has increased in Michigan and throughout the nation. As one might expect, tuition has risen as well. Tuition and fees at the nation's four-year public institutions averaged \$2,137 in 1992. By 2004, the costs had more than doubled, to \$4,694. In Michigan's four-year public schools, tuition and fees grew from an average \$2,635 in 1992 to \$5,494 in 2004,

a 109 percent increase. The national increase was 120 percent. Michigan's comparatively low rise suggests that its cost-containment measures are working for its four-year institutions.

However, during the same period, although two-year college matriculation and graduation rates increased at the national level, those numbers decreased in Michigan. This decline occurred even though two-year college costs are rising less dramatically than four-year college costs in the state and around the U.S. Between 1992 and 2004, costs of higher education at two-year schools throughout the nation increased by only 86 percent. At 61 percent, Michigan's rate of two-year college cost increase was even lower—another preliminary sign of the effectiveness of Michigan's cost-containment measures.

These statistics indicate that, although two-year education is more affordable, especially in Michigan,

students nonetheless are choosing the more expensive four-year institutions. Why are cheaper two-year institutions not more desirable in the current economic climate? Rather than affordability, *perception* of value seems to drive the market. Although President Bush received a standing ovation from both sides of the aisle when he mentioned “America’s fine community colleges” in his 2004 State of the Union address, and although business leaders understand community colleges’ critical role in training the workforce, community colleges continue to take cheap shots from media, advertising and students themselves. Jay Leno, Bill Cosby and Burger King commercials, to name a few, portray community colleges as homes for feckless underachievers. Community college faculty members often hear students mention their hopes to transfer to a “real college” before long. Community College of Southern Nevada Vice President Robert S. Palinchak observes: “We live in a brand-name society. ‘If it’s free or inexpensive, how good could it be?’ is the attitude that prevails when parents and students consider community colleges.” Such misperceptions mean that students are neglecting an important resource for an affordable education.

Michigan college affordability has been criticized in a national forum. In September 2004, the National Center for Public Policy and Higher Education issued its biennial *Measuring Up* report, which grades systems of higher education in all 50 states according to six categories: preparation, participation, affordability, completion, benefits and learning. Michigan joins 35 other states in receiving an “F” in affordability, with another 11 states receiving a “D.” In awarding this grade, the Center considers three primary factors: family ability to pay, strategies for affordability and reliance on loans.

The report states: “Michigan has made no notable progress in the provision of affordable higher education opportunity over the past decade.” It continues, “The state’s investment in need-based financial aid is very low when compared with top-performing states.” Although *Measuring Up 2004* offers valuable information, we cannot accept its account of Michigan’s college affordability. Heartened by Michigan’s high rates of college enrollment, comparatively low college costs, increased allocation of financial aid, comparatively low student loan debt and high levels of educational

Table 2: Affordability measures

Affordability measures	Michigan 1994	Michigan 2004	Top states 1994
1. Family ability to pay (weighted at 50 percent)—percentage of family income needed to pay for college.	23% at community colleges 28% at public four-year universities	22% at community colleges 32% at public four-year universities	15% at community colleges 16% at public four-year universities
2. Strategies for affordability (weighted at 40 percent)—state investment in need-based financial aid in comparison to federal investment.	33%	36%	89%
3. Reliance on loans (weighted at 10 percent)—the average yearly loan amount for undergraduate students.	\$2,684	\$2,963	\$2,619

attainment by low-income residents, we feel that the report's "F" in affordability is unwarranted. The following discussion of cost containment in Michigan—specifically at Alpena Community College—will offer incomplete but hopeful evidence of success.

Michigan's special initiatives to address college affordability

Among the factors not calculated into the Center's report are measures such as Michigan's attempt to contain tuition and fees charged by public colleges. Within the past decade, two such measures call for special attention: the College Tuition Income Tax Credit and the rebate program that determines higher education appropriations. Both provide incentives for tuition restraint—the former by direct benefit to students and their families, and the latter by direct benefit to public colleges:

1. College Tuition Income Tax Credit. In 1995 the Michigan legislature modified the state income tax code to provide credits of up to \$375 to

those paying tuition on behalf of students attending certain institutions of higher education. For the payer to qualify for the credit, the student must have attended a college or university that limits its yearly tuition increase to the percentage increase of the urban Consumer Price Index, as determined by the U.S. Department of Labor's Bureau of Labor Statistics and as certified by the state treasurer. State Treasurer Jay B. Rising certified the urban CPI rate of increase at 2.3 percent for the calendar year 2003. This rate falls far below the average of 10 percent reported by the National Association of

The Michigan legislature modified the state income tax code to provide credits of up to \$375 to those paying tuition on behalf of students attending certain institutions of higher education.

State Universities and Land Grant Colleges and also is lower than the 4 percent-9 percent range reported for community colleges. Accordingly, no Michigan institution appears among a sampling of 13 schools with the highest percentage increases.

2. Higher Education Tuition Restraint Program.

Best viewed as a sweetener to the College Tuition Tax Credit, the other major state government initiative to counter college costs consists of a rebate program structured into state appropriations to public colleges and universities. In response to unexpectedly low revenues during fiscal year 2004 (October 1, 2003 to September 30, 2004), Gov. Jennifer Granholm ordered a mid-year 5 percent cut to appropriations already approved for public institutions of higher education. Almost immediately

thereafter, during the annual State of the State Address in January 2004, the governor offered a rebate that restored 3 percent of those cuts for colleges and universities that limited tuition increases to 2.3 percent. Despite opposition from the Michigan Community College Association, the governor's linkage between tuition restraint and rebates probably accounts for the recent one-year jump in the number of community colleges

whose students qualify for the tuition tax credit from five to 26 (see Appendix A).

These Michigan initiatives are surrounded by a host of other approaches to promote access to higher education for low-income students (see Appendix B). In the 2003-2004 academic year, the state spent more than \$211 million on financial aid for college students, according to the annual survey conducted by the National Association of State Student Grant and Aid Programs. Of this, more than \$97 million was dedicated to need-based grants.

Measuring the effectiveness of the Michigan initiatives

The following changes between 1992 and 2004 illustrate the effective cost-containment potential for higher education in Michigan:

1. Costs for two-year colleges in Michigan went from higher than the national average to lower than the national average.
2. Percentage increases for both two- and four-year colleges in Michigan were considerably lower than those for the nation as a whole.
3. Increases in financial aid further dampened the effect of Michigan tuition increases so that net tuition between 1999 and 2003 grew half as much as actual tuition.

4. During an economic downturn that disproportionately affected Michigan, residents shifted their preference toward higher-cost four-year colleges. Their perceptions of value caused them to view even four-year colleges as cost-effective.

5. The governor's rebates caused a dramatic one-year increase in colleges restraining tuition within the 2.3 percent limit needed to qualify for the tax credit.

These indicators of effectiveness fall short of *proving* the effectiveness of the tuition tax credit and tuition-restraint programs, of course; still, they are hopeful signs.

We can offer few other data to show how the tuition tax credit and the tuition-restraint policies have helped low-income students to attend college. The promise of these

Table 3: Alpena Community College (ACC) degrees and revenue ratios

Measure	Type of institution	1992	2004
Enrollment (duplicated headcount for ACC)	ACC	3,325	2,704
	Two-year MI	227,480	199,258
	Four-year MI	259,879	282,896
Degrees granted	ACC	436	378
	Two-year MI	21,156	18,768
	Four-year MI	42,428	47,929
Tuition and fees	ACC	\$880	\$1,842
	Two-year MI	\$1,124	\$1,810
	Four-year MI	\$2,635	\$5,494
Tuition/state/local revenue ratios	ACC	34%/49%/15%	34%/44%/20%
	Two-year MI	34%/36%/29%	29%/28%/41%
	Four-year MI	39%/53%/0%	50%/42%/0%
Spending on student aid (Pell grants)	ACC (Pell grants)	\$1,568,183	\$2,095,700
	Two-year MI	N/A	\$258,230,000 (total)
	Four-year MI	N/A	
Low-income student enrollment (Pell recipients)	ACC	1,179	863
	Two-year MI	N/A	N/A
	Four-year MI	N/A	N/A

policies is tremendous, but systematic, longitudinal data are needed to evaluate their effectiveness. Attention should focus on how complementary forms of financial aid for low-income students (e.g., Pell grants) can contribute to cost containment. Educational leaders and policy-makers simply need to gather and monitor this information. Unfortunately, Michigan has not yet done so.

Alpena Community College affordability in context

We are naturally curious about where our own institution stands in regard to the state and national trends reviewed thus far, especially with respect to affordability for low-income students. Table 3 (Page 75) introduces Alpena Community College (ACC).

These data show that ACC used the tuition tax credit and the tuition cap to contain costs for low-income students within its service district, one of the most impoverished areas of Michigan. ACC is making inroads toward cost containment thanks to these and other initiatives. Perhaps other community colleges could contribute to affordability by observing such restraints.

Enrollment patterns at ACC are consistent with national and state norms. ACC's enrollment has declined by about 500 students from 1992 to 2004, and the number of degrees granted has declined by 58 over the same time period. Michigan's two-year schools experienced a similar trend in enrollment and graduation rates. As noted earlier, however, four-year schools increased

these rates. During this time period, two-year colleges have controlled costs most effectively; the average tuition increase was 61 percent. Tuition at four-year schools increased by 108 percent, on average. ACC's tuition increase was 109 percent. Despite this large percentage increase, ACC remains only one-third as expensive as four-year schools, as it was in 1992. Although Michigan's community colleges are underused, they remain a cost-effective option.

Unfortunately, the burden of cost in higher education is being shifted toward the student. At ACC, the cost per student as a portion of operating expenses has remained relatively static, despite decreasing state revenues. In 1992 the ACC operating budget was \$7.9 million. In 2004 it was \$10.9 million, a 39 percent increase. However, the overall percentage of total

budget revenues from the state declined by 4.8 percent over those 12 years. The ratio of tuition to total revenue sources increased by only 0.4 percent, whereas the ratio of local tax revenue to the total increased by 4.7 percent. Decreased state allocations meant a tuition hike for ACC students. As this burden is shifted toward the student, one must question how much

more students and taxpayers can afford, especially in impoverished communities such as that served by ACC.

Determining how many low-income students have taken advantage of the tuition tax credit is difficult, but ACC recently took steps to curtail tuition rate increases to the threshold of 2.3 percent as established by Gov. Granholm's tuition restraint policy. As a result of ACC's tuition restraint, the college received \$148,000 back from the funds taken away with the December 2003 reduction.

The burden of cost in higher education is being shifted toward the student. ... One must question how much more students and taxpayers can afford, especially in impoverished communities.

Tuition restraint, however, is not the only way to make college affordable for ACC students. Other programs play significant roles in making higher education accessible to low-income students. While the federal Pell grant program amounted to \$250 million for Michigan as a whole, including two- and four-year institutions, ACC received slightly more than \$2 million in 2004. This number represents a 34 percent increase over the \$1.5 million in Pell grant funds ACC received in 1992. Interestingly, the funds helped 1,179 students in 1992; in 2004, only 863 students received the financial aid from this larger allocation. In other words, fewer low-income students received more money as a whole at ACC over 12 years. As a result, their cost was significantly lower than alternative four-year institutions in Michigan. Although one might question whether numbers reflect quality of education, such evidence clearly demonstrates that fewer low-income students are gaining access to an increasingly large pool of money. If this trend is true at ACC, what is happening at state and national levels?

Data on economically based special populations grants (Perkins grants) offer another way to identify service to low-income students. In 1995-1996, 159 ACC students were eligible for special populations grants. Of these, 123 shared in \$140,616 of economically based aid. By contrast, in 2003-2004, 159 again were eligible, but only 109 students shared in \$157,343 of economically based aid. Again, the trend appears to be more dollars awarded to fewer students. Nonetheless, ACC's costs are on par with those of other community colleges, and ACC is clearly less expensive than four-year institutions.

Conclusion

Everyone benefits from cost containment, as long as the services and quality of education are not adversely

affected. Although the data are insufficient to determine precisely the effect of tuition tax credit and tuition caps, they clearly show that Michigan's initiatives are, in principle, successful at containing higher education with respect to inflation.

What is not clear is whether low-income students benefit directly from such policies. Although more funds are available from the federal government and private sources, fewer people are benefiting from them—especially low-income students. Therefore, cost-containment measures and availability of funds need to be considered together to address the problem properly for low-income students.

Is cost containment truly higher education's primary concern? Higher enrollment rates at institutions of higher education are creating increased demand. Demand, of course, drives the market and the costs. The real affordability challenge is providing funds for low-income students, especially as students shoulder a greater burden for the costs of education. Making more public and/or private funds easily accessible to low-income students is a crucial component of the affordability solution. The critical question then becomes: Which is more desirable—public or private funds?

These issues demonstrate that we need adequate data to monitor the effectiveness of the tax credit and tuition cap, especially for low-income students. However, we also must move to a larger philosophical view of quality education as a public good created through redistribution of wealth. This vision must include a commitment to serve as many people as possible. By reducing state allocations, we create a greater burden on individuals; these high costs may bar many citizens, especially those who are low-income, from postsecondary education.

College affordability will require support from public and private funds as well as from students. Reliance on private benevolence could subject public institutions to narrow private interests, thus compromising the institutions' integrity. Therefore, a proper balance of funding sources is essential. Furthermore, community colleges need to be better understood as a neglected source of quality, cost-effective education, especially for low-income students. Community colleges have a great deal to offer, not only to underprepared and underprivileged students, but also to the solutions of affordability in higher education. People simply need

to notice what these institutions already provide as models of quality education and fiscal restraint.

Ultimately, college affordability must be addressed by containing costs without jeopardizing high-quality, innovative education; by ensuring access to education through reducing the financial burden on students, especially those of low income; and by balancing the sources of funding. Public education is a public good that must be protected so all students who seek higher education can achieve their goals. ■

Appendix A

Michigan tuition credit for qualifying colleges and universities, Revised October 12, 2004

Qualifying colleges and universities	2000	2001	2002	2003	2004
Alpena Community College					•
Andrews University			•		
Ave Maria College (Ypsilanti)	•				
Baker College		•			
Bay De Noc Community College		•			•
Bay Mills Community College	•	•	•	•	•
Concordia University					•
Cornerstone University					•
Delta College	•	•			•
Glen Oaks Community College	•				•
Grace Bible College		•			
Grand Rapids Community College		•	•		•
Great Lakes Christian College	•				
Henry Ford Community College	•	•			•
Jackson Community College		•			•
Kellogg Community College	•				•
Kendall College of Art & Design	•	•			
Kirtland Community College	•	•			•
Lake Michigan College					•
Lake Superior State University	•				
Lansing Community College	•	•	•		•
Lewis College Of Business				•	
Macomb Community College	•	•	•		•
Marygrove College		•			
Michigan Technological University					•
Mid-Michigan Community College	•	•			•
Monroe County Community College	•				•
Montcalm Community College		•			•
Mott Community College		•	•		•
Muskegon Community College	•	•			•
North Central Michigan College		•			•
Northwestern Michigan College	•	•			•
Oakland Community College	•	•	•	•	•
Oakland University					•
Olivet College	•				
Schoolcraft Community College	•	•			•
Southwestern Michigan College					•
St. Clair County Community College	•	•		•	•
Walsh College		•			•
Washtenaw Community College	•	•	•		•
Wayne County Community College	•	•	•	•	•
West Shore Community College		•			•
William Tyndal College				•	

Appendix B

Financial aid/scholarships

Public Act 591 of 2002 (2002)	Establishes an educational scholarship for eligible resident students enrolled in certain nursing programs
Mich. Comp. Laws § 390.973 (2001)	Competitive examinations; qualifying scores; scholastic achievement; certificates of recognition; renewal of scholarships; rules [M.S.A. 15.2097(33)]
Mich. Comp. Laws § 390.975a (2001)	State competitive scholarships; award of honorary scholarships; publication of names [M.S.A. 15.2097(35a)]
Mich. Comp. Laws § 390.991-997a (2001)	Tuition grants; establishment; purpose; qualifications
Mich. Comp. Laws § 390.991-999 (2001)	Tuition grants; independent institutions
Mich. Comp. Laws § 390.1251-1253 (2001)	Waiver of tuition for North American Indians; qualifications; participation of federal tribally controlled community college; eligibility for reimbursement [M.S.A. 15.2114(1)]
Mich. Comp. Laws § 390.971 (2001)	State competitive scholarships; establishment; purpose [M.S.A. 15.2097(31)]
Mich. Comp. Laws § 390.1281-1288 (2001)	Part-time independent student grants
Mich. Comp. Laws § 390.1301-1307 (2001)	Legislative Merit Award Program Act
Mich. Comp. Laws § 390.975 (2001)	First-year scholarships; number awarded; renewal; duration; limitation on appropriation; award of residual scholarships [M.S.A. 15.2097(35)]
Mich. Comp. Laws § 390.981 (2001)	Allotment of scholarships to high schools; eligibility of students; implementation of awarding procedure; award of remaining scholarships
Mich. Comp. Laws § 390.1401-1409 (2001)	Michigan Educational Opportunity Grant Program
Mich. Comp. Laws § 390.1451-1459 (2001)	Michigan Merit Award Scholarship Program
HB 5317 (2001)	Ed Saving Account; clarifies penalty provision of tax deferred education savings account
Mich. Comp. Laws § 390.1271-1278 (2001)	Tuition differential grants; independent institutions
Mich. Comp. Laws § 390.355 (2001)	Michigan College of Mining and Technology; scholarships based on financial need
Mich. Comp. Laws § 389.123(b) (2001)	Community College Act; may waive tuition for exchange of education services
Mich. Comp. Laws § 388.1051-1055 (2001)	Special education scholarships
Mich. Comp. Laws § 390.951-961 (2001)	Michigan Higher Education Assistance Authority; creation [M.S.A. 15.2097(1)]

Other financial assistance

Mich. Comp. Laws § 390.1323 (2001)	Graduate or professional school work-study program
------------------------------------	--

Targeted scholarships for low-income students

Mich. Comp. Laws § 390.1251-1253 (2001)	Waiver of tuition for North American Indians; qualifications; participation of federal tribally controlled community college; eligibility for reimbursement [M.S.A. 15.2114(1)]
---	---

Tuition savings plan

Mich. Comp. Laws § 390.1471-1486 (2001)	Michigan Education Savings Program Act
---	--

References

- Almanac Issue 2004-05, Chronicle of Higher Education*. August 27, 2004.
- Almanac Issue 1992-93, Chronicle of Higher Education*. August 26, 1992.
- Evelyn, Jamilah (2004). "2-Year Colleges Face an Identity Crisis." *The Chronicle of Higher Education*. Vol. LI, No. 9 (October 29, 2004). B1-4.
- Fleming, Brendon (2004). "Public Colleges Raise Tuition Sharply, but Not as Much as in Recent Years." *Chronicle of Higher Education*. Vol. LI, No. 4 (September 10, 2004). A22-23.
- Harkins, Christopher (2004). "Number of Pell Recipients." Michigan Senate Majority Policy Office.
- Higher Education Institutional Data Inventory (HEIDI)*. <https://mcgiweb1.mcgi.state.mi.us/heidi/home/welcome.htm>.
- Hoover, Eric (2004). "Public Colleges See a 10 percent Rise in Tuition for 2004-5: *Chronicle of Higher Education*. Vol. LI, No. 9 (October 29, 2004). A1, A38-45.
- Jen, Kyle I. (2004). *Net Tuition Costs After Financial Aid at State Universities*. Lansing: Michigan House Fiscal Agency Report.
- La Prad, Jeannine M. (2004). "Expanding Postsecondary Educational Opportunities for Working Adults." National Governors Association Pathways to Advancement Policy Academy.
- Lt. Governor's Commission on Higher Education and Economic Growth (2004). *Background Briefing for Commission Members*. <http://www.cherrycommission.org/resources.htm>.
- Michigan College Tuition Income Tax Credit Certification. Department of Treasury. www.michigan.gov.
- Michigan Department of Labor and Economic Growth (2004). *Activities Classification Structure 2002-2003 Data Book*.
- Michigan Department of Treasury (2004). "Qualifying Colleges and Universities: Michigan Tuition Tax Credit."
- NASSGAP (National Association of State Student Grant and Aid Programs) at <http://www.nassgap.org/index.aspx>. 35th Annual Survey 2003-2004.
- The National Center for Public Policy and Higher Education. "Michigan Report," *Measuring Up 2004: The National Report Card on Higher Education*. San Jose, CA.
- ____ (2004). NEA Higher Education Advocate. Vol. 22, No. 1.
- Prince, Hank (2004). "Best Approximations of Resident Undergraduate 'Net Tuition Costs' for the Period of FY 1998 through FY 2003." A report prepared for the Presidents Council, State Universities of Michigan.
- ____ (2003). *The Long View: State University Enrollments, Revenues, and Expenditures FY 1977 through FY 2002*. Michigan House Fiscal Agency.
- SPIDO: State Policy Issues Database Online. <http://www.wiche.edu/policy/SPIDO/detail.asp?domain=9&submit=Search&state=MI&searchby=state>. Technical Guide at <http://measuringup.highereducation.org/technicalguide.cfm>.
- United States Census Bureau (2002). "The Big Payoff: Educational Attainment and Synthetic Estimates of Work-Life Earnings." U.S. Department of Commerce, Economics and Statistics Administration. Washington, D.C.