Shifting Policy & Practice: Increasing Student Access to State & Institutional Aid

An Issue Brief by the 2024-2025 TICAS Michigan Student Advocacy Fellows

THE INSTITUTE FOR COLLEGE ACCESS & SUCCESS

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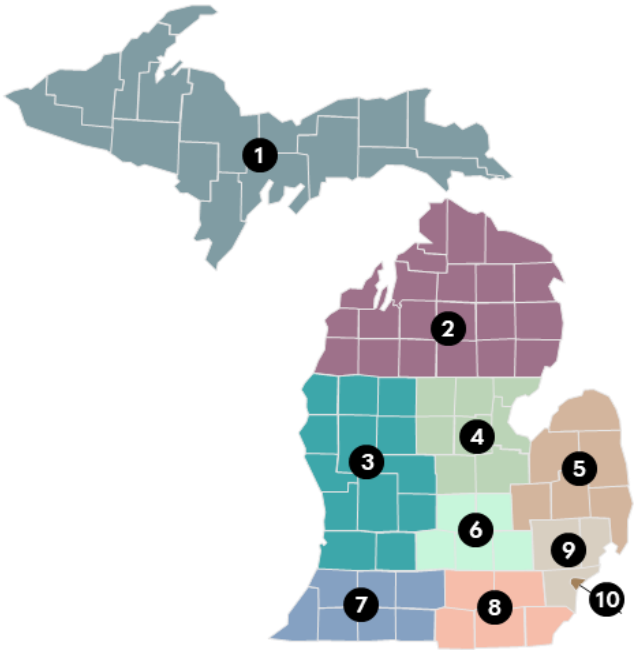
About the TICAS Michigan Student Advocacy Fellowship

The Institute for College Access & Success (TICAS) Michigan (MI) Student Advocacy Fellowship program is a grant-based fellowship opportunity for students on postsecondary paths in MI.

This program is designed to work with students from a multitude of backgrounds to provide training on how to engage in the policy process on state-level policy issues. The students learn to foster community while demonstrating the importance of student voices in the policy decision-making process. Each cohort spends the summer months engaged in policy training from experts across the country and the state of MI. Using what they learned in training, they identify a higher education policy issue they would like to champion on behalf of MI students by engaging in research, coalition/support building, communication strategy development, and legislative advocacy. This publication is the product of this process.

Michigan Regions



Student Advocacy Fellows

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Imelda Hay
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Surveys & Interviews

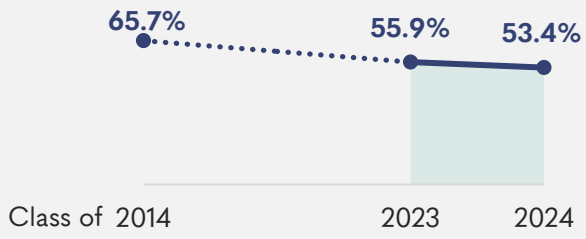
The 2024–2025 Student Advocacy Fellows designed a survey and interview protocol to better understand how students and practitioners learn about and access state and institutional resources. They wanted to learn how the state could better support access to these resources. The survey and interview results detailed below provide important insights into the nuances of increasing access to state and institutional resources.

The fellows surveyed 215 Michigan students and practitioners and interviewed an additional 31 students and practitioners. The fellows recruited participants from among their peers, their communities, institutions, and TICAS community partners. As a result, the survey sample is neither random nor statistically representative of the overall postsecondary student and practitioner populations in Michigan. Additionally, due to small sample sizes in certain subgroups, some figures reported may represent only one or two respondents. However, respondents comprised a large, diverse population, including students enrolled in skilled trade programs, two-year colleges, four-year institutions, and undergraduate and graduate programs. **Nearly half (48%) of respondents were enrolled in public four-year colleges or worked for an institution of higher education.** Respondents reside, work in, and/or attend school in all regions of the state (urban, suburban, rural) and include a diverse array of experiences.

Executive Summary

Students pursuing higher education don't want to miss out on state and institutional resources. Many students are paying their way and want to take advantage of any opportunity for aid but are not aware that these resources exist. To serve students equitably, we propose that Michigan create a centralized resource hub and expand one-on-one advising to support students holistically. By reducing barriers to access, Michigan can ensure that a greater number of students are successful throughout their higher education career and bolster persistence rates. Creating equitable access for all students will further support Michigan's goal of 60% of Michiganders having a postsecondary credential by the year 2030.

Only 53.4 percent of the Class of 2024 high school graduates in Michigan enrolled in college within six months, down from 55.9 percent the prior year (Class of 2023) and 65.7 percent ten years ago (Class of 2014).



This decline is indicative of broader access and affordability issues such as complex financial aid processes, scattered information, and inadequate support systems, all of which hinder their ability to start and persist in their academic journeys by dissuading them from pursuing higher education.[1]
By creating a stronger system of support for students and providing them with early information about resources, the state can streamline access to essential resources, from financial aid details and academic advising to mental health support and career planning tools. This strategy not only supports individual student success but also bolsters the state's economic and workforce development goals by producing more graduates ready to contribute to Michigan's future.[2]

Introduction

Michigan has financial aid programs aimed at high school graduates, veterans, adults over the age of 25, aspiring teachers, and more. Despite these investments, too many students are unaware and not accessing these resources. For example, a majority of Michigan voters had not heard of the Michigan Reconnect program (85%) or the Michigan Achievement Scholarship (MAS) (77%).[3] In addition to state resource underutilization, the high school graduating class of 2024 in Michigan left over $107 million in unclaimed federal Pell Grant dollars on the table.[4]

One of our Student Fellows, a recent graduate, lost access to needed resources as a result of an information gap during her sophomore year. Coming from a working-class family, she worked throughout high school and would continue doing so throughout college. Without realizing it, she worked "too many hours" and made "too much money," inadvertently reducing her financial aid package and increasing her cost of attendance by around $6,000. "After I made over $7,000 it was too late. I lost the maximum aid I needed. All that money I lost was supposed to go to rent and food." If she had understood that there was a threshold to how much money she could make before losing out on aid, she would have saved money and a lot of heartache.

Our Student Fellow is just one example of how information gaps create systemic barriers for students in postsecondary education. Understanding and addressing these disconnects is essential to improving communication and support systems and ensuring these valuable programs can truly serve their intended purpose of supporting Michiganders.

Most Michiganders believe that college is unaffordable.[5] State and federal government have responded by investing in programs to help make postsecondary education more possible for most Michigan families, but these investments fall far short in meeting their goals when people don't know about them. Recent interviews and surveys of students and practitioners confirm this disconnect; both reported widespread confusion and limited awareness about state-level resources, in particular.

The gap between program availability and student engagement with programs highlights a broader issue in how students learn about and access programs. While many practitioners and policymakers feel like they are doing everything they can to put information in front of students and families (via websites, emails, tv ads, billboards, events, social media, etc.), the reality is more complex than communication tools simply not reaching families or their choosing not to seek them out. Students and families often face systemic challenges or information gaps that go unrecognized.

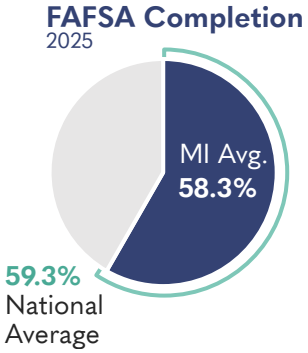
To truly support students, we must go beyond simply making resources available and focus on how information is communicated, personalized, and made easy to navigate. A system that expects individuals to self-advocate, interpret unclear information, and already know what questions to ask places an unfair burden on students and families—particularly those from under-resourced backgrounds—and is one that will continue to leave students behind. Multiple interviews indicated that students and practitioners alike want a clearer, more centralized way to find resources available for them.

In this paper, we will explore the challenges students face in learning about and navigating available programs. While these resources are designed to support students, their effectiveness is limited if students do not know they exist or find them difficult to understand. We will examine why current communication methods may be ineffective and discuss strategies for improving awareness and accessibility. By focusing on how programs are presented and accessed, this paper aims to outline ways to better serve students and ensure these valuable resources fulfill their intended purpose.

Resources Are Available, But They are Going Underutilized

The Michigan Legislature and Governor Whitmer passed and signed several bills in recent years, investing millions to reach the state's goal of increasing the number of individuals with a degree or skilled certificate by 2030[6]. This has included creating at least four new financial aid programs since 2020 for recent high school graduates, adults over the age of 25, and prospective educators. Career training grants have similar visibility and navigation issues as federal and state financial aid programs. Programs like the Michigan Achievement Skills Scholarship, Michigan Works! funding, and institutional scholarships for occupational pathways offer financial support for short-term credentials in high demand fields, but students must navigate multiple systems and varying eligibility criteria to access them, too often struggling to locate or interpret key information without human support. **These programs are critical for working adults and students balancing family responsibilities, yet outreach and information is inconsistent and fragmented across state agencies and partner organizations.** Without stronger coordination and direct, multi-faceted communication strategies, these resources will continue to fall short of their potential to close equity gaps in higher education and workforce development.

In addition to state financial aid and education and workforce training programs, institutions provide their students with a number of programs and tools to support their success. According to the MiLEAP Report, "44% of Michigan institutions indicated [that] they have dedicated basic needs staff and/or a benefits navigator program either on-campus or in partnership with a community organization."[7] Many public universities offer emergency funds for students facing housing instability, food instability, medical costs, or other financial shocks. Beyond this, they offer a number of services to help promote student success including academic advising, tutoring, transfer advising, career development, disability services, etc. **Although the state and institutions provide a range of programming to students to support their success, there remains a noticeable gap between the number of students who qualify for assistance and those who actually receive it**. Navigating the path to higher education in Michigan can be a daunting experience for many students.



A major driver of students not receiving aid they qualify for is the fact that Michigan's FAFSA completion rate has lagged the national average, with only about half of high school seniors submitting the form between 2021-2024.[8] **In 2025, FAFSA completion reached a high of 58.3 percent, but still fell below the national average.[9]** The state has tried to address this by investing in incentives like the Universal FAFSA Challenge, Reach for the Pie, etc.[10] Nonetheless, millions in federal and state financial aid go

unused by Michigan students who qualify for it every year.[11] This worsens the impact of rising tuition costs, leading to increased student debt loads and additional financial hardship.[12] **Michigan also had one of the steepest enrollment declines in the country during the COVID-19 pandemic, and according to recent data, appears to be bouncing back at a slower pace than many other states.**[13] A lack of knowledge of available financial aid means that affordability remains a key obstacle.[14] In April 2025, Governor Whitmer recognized the importance of this issue by signing an executive order calling attention to recent declines in college and trade program enrollment among men.[15]

Additionally, many students do not know about or are not using available on-campus resources. The Hope Center found a disparity in the number of students needing aid and the number of students who were aware of campus services[16] **48 percent of students who reported at least one basic need insecurity didn't know about relevant support services on their campus.** In many cases, students only learn of their existence after their situation has escalated, leaving them wishing they had more awareness sooner.

In their own voices

I think the biggest thing is just increasing awareness of the existing resources for students. I am consistently learning about resources that my peers have used after the point in time when it would have been beneficial for me to pursue those resources. - Student

All of the above underscore a serious gap between the resources available and students' ability to access them. Students pursuing post-secondary education in Michigan today face a myriad of barriers to accessing critical resources and student support services. These obstacles are particularly daunting for first-generation students, non-traditional students balancing work and family commitments, and those unfamiliar with the complex systems in place. When too few students take advantage of aid programs, lawmakers may mistakenly believe the programs are unnecessary, risking budget cuts or the elimination of crucial funding. To preserve and strengthen these support systems, it is vital to raise awareness and improve access so that all eligible students can benefit.

Barriers to Accessing Aid

We asked students if they have ever used state or institutional basic needs resources while enrolled in school, which institutional and/or state resources they used, and how easy it was to access those resources. Only about one-third of students reported using basic needs resources. 58 percent of those students found them somewhat to very easy to access, about 27 percent were confused or not sure where to start, and about 15 percent found it somewhat difficult.
Thus, while the majority of students found resources easy to access, over 40 percent of respondents found it difficult or confusing. Our interview and open response data indicate that a number of factors can make accessing aid difficult. Some of these barriers are listed below.

Lack of Financial Resources & Multiple Financial Demands - 41 percent of all households and 65 percent of houses headed by someone 25 years old or younger in Michigan fall below the ALICE (Asset Limited, Income Constrained, Employed) threshold, meaning they are working but still unable to afford basic household essentials like food, housing, healthcare, transportation, and childcare.[17] Often, these households earn too much to qualify for public

assistance but not enough to reach financial stability. The situation becomes even more complicated when looking beyond the "traditional" student who enters higher education directly after high school–parents, workers, mature students, and more. In a typical Michigan family of four, the cost of basic needs alone was $74,556 in 2023 while the median Michigan household income was $71,149.18 Students coming from these households are often contributing to rent, caring for children or siblings, and working long hours. In that context, navigating multiple application portals or interpreting financial aid eligibility becomes yet another job. Furthermore, students from households that make below the median income in Michigan are often figuring out college costs on their own.[19]

Fragmented Resources & Communication Gaps – The students and practitioners we interviewed feel they lack knowledge about opportunities, particularly related to state resources. Information they find may be incomplete, written in complicated jargon, or simply confusing. A 2019 study on financial aid resources found that the FAFSA was too difficult for the average U.S. adult to read and comprehend, with the form being written above the 14th grade reading level and close to 2,000 words in length.[20] Additionally, supports and opportunities are siloed, making it difficult for students and practitioners alike to find and navigate them without direct guidance. Current outreach methods are ineffective, with many practitioners and students missing critical information, leaving them to figure it out on their own.

We specifically asked practitioners 1) how prepared they feel to assist students in accessing government (state) and institutional resources and 2) how often they assist students to access these resources. **While practitioners feel prepared overall to help students access both government and institutional resources, they feel less prepared to help students access government resources than institutional ones.** They also help students access government resources less often than they help students access institutional ones. Overall, a lack of easily available information is likely directly impacting practitioner's confidence in helping students get aid and reducing students' access to those resources.

Overemphasis of Digital Platforms - The students and practitioners we surveyed and interviewed reported that despite students being more connected to the internet than ever, websites are often incomplete, out of date, difficult to navigate, filled with jargon, and simply confusing. For students who utilize the MI Student Aid website, there is a lack of focus on health and wellness, housing, and disability support services. **Students without reliable internet or computers may find it almost impossible to engage with online resources**, further widening the accessibility gap. In addition, "nudging" techniques (where a digital message is sent to students to encourage engagement, enrollment, etc.) have mixed results and are often only effective with students who are already considering engaging.[21] These barriers make the process of using resources longer and in the worst cases, prevent students from using the resources altogether.

In their own voices

In my personal experience as a student, it has been very difficult to navigate online systems, particularly as a transfer student. Most recently I have faced a lot of difficulty figuring out how to graduate with my Associate degree. From realizing that not all of my credits from previous institutions transferred over to my current institution, to being dropped from classes by financial aid, there are many roadblocks to attaining a degree. Being part of this fellowship has instilled knowledge on policy and higher education that gave me the confidence to advocate for myself. If I did not have others to rely on in navigating this journey, I likely would have given up due to not seeing any other avenues for success for myself." - TICAS Student Fellow

Lack of Access to One-on-One Support - Access often depends on whether a student knows someone who knows how to help. As one student put it, **"I know about financial aid resources to a point because of FAFSA, and I learned about it in high school from counselors. The rest of these resources, like housing, food, or healthcare, I have never heard of**." According to our survey, 71 percent of students and practitioners rely heavily on word-of-mouth as their main source of information over outreach methods like emails which they found hard to navigate and easy to overlook. A lack of access to one-on-one support for students and practitioners creates barriers throughout the education pipeline, disrupting student access. With a lack of regular, structured touchpoints like orientation and engaging with advisors, non-traditional students (including those who transferred, started midyear, or study part time) don't get the same opportunities that heavily contribute to student retention and resource access.

Administrative & Psychological Barriers - Students face logistical, bureaucratic, and psychological barriers (e.g., transportation, office hours, confusing language, stigma) which all negatively impact students' motivation to seek out opportunities and resources. The time and effort it takes to try to find if resources exist, determine their eligibility, and then access them is punitive and largely prevents them from getting the help they need. Furthermore, these barriers vary based on socioeconomic factors, family support, race, and geographic location.

In their own voices

I searched four credible sources and eight blogs/local forums. I spent time searching for higher education resources by category, not just resources as a whole. Despite my efforts to pinpoint individual resources, my search repeatedly hit a dead end. - TICAS Student Fellow

Additionally, the stigma surrounding college has gotten worse over the years.[22] More and more students are crossing the high school graduation stage with no plan to continue their education. More than 80% of Michigan high schools still don't provide structured career exploration or planning, and fewer than half track postsecondary application behavior.[23] This suggests that many graduates lack direction after high school.

Urgent Needs & Missed Opportunities - Often people wait to seek resources until it's urgent, leading them to frequently miss opportunities and only find helpful resources when it's too late. While the state offers general emergency assistance programs, most aren't tailored to student barriers–stigma, transportation, office hours, confusing language, and other administrative burdens harm students' ability to seek out resources–and require plentiful documentation and time which becomes both preventive and punitive for students trying to get help. This leaves universities to fill the gap inconsistently through small, hard-to-access campus funds many students don't hear about until it's too late.

State Spotlight

The resources available to college students vary state by state. To gain perspective on the current issues students in Michigan are facing, we spotlight resources across several states that have reputations for making strides in providing easy to understand, navigate and access information about postsecondary aid.

The College for North Carolina website is an easy-to-use tool for students and practitioners alike.[24] It provides a timeline marking key steps for preparing for higher education for both K-12 students and adults returning to education, contains toolkits to help practitioners implement college and career readiness programs, has a search tool that helps students locate FAFSA workshops near them, and provides an abundance of information on financial aid opportunities. Most importantly, the website is simple to navigate, offers a number of opportunities for students, parents, and practitioners to learn (via videos, calculators, instructions, etc.), and breaks down complex concepts into easily digestible information and step-by-step instructions. Additionally, the website offers a number of specific resources for groups that require special attention or additional help, such as students without fixed addresses, students with disabilities, and communities who do not primarily speak English. North Carolina has managed to excel at something many states and institutions struggle with: providing all the information and tools students and their support systems need without being confusing and overwhelming.

The state of Washington has over 300 institutions of higher education. Their holistic approach to student support led to state-level resources being compiled in a centralized website through the Washington State Achievement Council, the state's higher education agency.[25] The hub clearly lays out a diverse range of student support resources, ranging from financial aid information to student basic needs resources and vocational education opportunities.[26] The wide variety of available resources allows students and families to access crucial information when initiating the college-going process, supporting not only first-year students but continuing students who may need health and wellness support.[27] To further eliminate barriers to accessing timely aid, a basic needs navigator is available with links to each institution of higher education, thereby ensuring students do not have to encounter additional delays in receiving support.[28] Finally, different student demographics are highlighted, such as immigrant students, undocumented students, and transfer students, to provide more tailored information for students seeking detailed information.[29] By centralizing critical

postsecondary resources, Washington is streamlining the college-going process for students and practitioners alike.

Minnesota's Office of Higher Education is a Midwest leader in higher education collaboration and equitable access. Resource tabs are easy to understand and follow for families, students, and practitioners as they navigate the process for future and current students.[30] Specifically, the "student resources" tab provides a college finder search, early opportunities such as earning college credit in high school or through the summer academic enrichment program, and resources for students that may need support with food and housing insecurity.[31] Through TICAS Fellowship interviews and surveys, practitioners noted that a barrier for middle and high school students when considering higher education paths is the lack of awareness and utilization of opportunities. Providing information on summer programs and early college credits benefit students in this situation.[32] Minnesota's website design also includes the ability to translate the page to many languages, increasing information accessibility.

What Michigan Can Do

Michigan is a state that prioritizes higher education opportunities, as evidenced by multiple initiatives, including the Sixty by 30 initiative, scholarship investments, and the state's basic needs task force.[33] To maximize the effectiveness of these large investments, the state should consider the following additional investments to support systemic solutions, early awareness, centralized resources, and human and individualized advising.

Systemic Solutions & Early Awareness - Throughout our surveys and interviews, most practitioners and students called for greater collaboration across the education sectors, departments, and the state, creating a web of support. This web of support should have early and consistent engagement with students and families to build credibility and trust between students and the providers. It should also provide them with multiple touchpoints through various channels to ensure they are seeing the information multiple times and in different ways. Furthermore, interventions must start early, be culturally relevant, equitable, and meet students where they are—both geographically and personally—ensuring seamless access to the comprehensive support they need.

Creating Centralized Resources - To address communication and connectivity issues, developing a centralized website or resource hub is imperative. Many students face barriers such as complex financial aid processes, scattered information, and inadequate support systems, which hinder their ability to start and persist in their academic journeys. A single, comprehensive platform would streamline access to essential resources, from financial aid details and academic advising to mental health support and career planning tools. This resource hub could work off the format MiLEAP has already adopted while incorporating some additional features, such as theme organization and filtered search to lead students to the exact resources they are searching for. We anticipate this will require additional investment to make proper changes and employ sufficient

staff. A lack of accessible support hurts current and future students, practitioners, and, in turn, the state economically and socially.

Human & Individualized Support - Students need direct, human support navigating these challenges. They are often learning about tools, resources, and other opportunities from other people and would like this information to be more personalized and proactive. Increasing opportunities for students to have one-on-one support from knowledgeable practitioners may be the best way to ensure students can access the tools they need to succeed. Practitioners may also benefit from having stronger networks they can rely on to better inform their practice and help them more effectively support students.

Access to support from advisors and counselors has proven to be more effective in increasing student engagement and retention. We recommend adopting the basic needs navigator employed by Washington to efficiently support students in crisis. Providing students with one-on-one support allows them to work directly with advisors and institutions to complete necessary steps, overcome barriers, and clarify any questions they have. This is a huge help especially for students who are first generation or lack other structural support. Studies have shown that to maximize student engagement, "college readiness and financial preparedness activities must begin in kindergarten and research is needed to evaluate and better understand the most promising practices."[34]

Having sufficient financial aid staff is crucial to support both future and current college students as they navigate the complex process of funding their education. In Michigan, just five financial aid staff members are tasked with serving all 705 K–12 school districts, and only ten Michigan Reconnect navigators are available to guide adult learners statewide.[35] This shortage of personnel means that many students are unable to receive the individualized help they need to complete the FAFSA, interpret financial aid offers, or find scholarship opportunities. For students in underserved communities, this lack of access to knowledgeable personnel can be the deciding factor in whether they pursue higher education. Increasing the number of trained staff members dedicated to financial aid advising is a critical step in expanding educational access, boosting college enrollment, and making sure that financial support reaches those who need it most.

Benefits of Making Changes

The development of a centralized website for resource access is a transformative solution to the challenges of enrollment, retention, and graduation rates facing Michigan colleges. By offering a single, comprehensive platform, this centralized website would provide a streamlined and accessible way for all students to find and utilize the resources available to them, alleviating many of the non-academic struggles they face. It would also address graduation rates by ensuring that students have ongoing access to the support and services they need to complete their programs successfully. Moreover, by centralizing and clearly communicating the availability of resources, the platform can help demystify the college experience for prospective students, potentially increasing enrollment. **As Michigan strives to meet its Sixty by 30 initiative, a centralized resource**

hub can drive progress by ensuring every student has equitable access to the tools they need to succeed at every stage of their educational journey.

Students interact with resources differently than many assume, with students showing a strong preference for early, individualized, and human over digital support. Communication strategies must be diversified and enhanced beyond overloaded email systems. Email can lead to information overload, and students begin to ignore it. Communication strategies should be more individualized, well targeted, and utilize various methods (i.e., in-person resource fairs and peer support as opposed to primarily relying on emails and social media), and proactive. Trusted voices such as professors and advisors are also key to increasing awareness.

Conclusion

Through the research we conducted, we found that many Michigan students are unaware of both state and institutional-level resources available to them, including key programs such as the federal Pell Grant, Michigan Achievement Scholarship, and Michigan Reconnect, resulting in hundreds of millions of dollars being left on the table in unused aid. Our interviews prove that fragmented information and communication gaps result in students missing out on these programs. The lack of accessible information on financial support also results in parents seeing the high sticker price, viewing postsecondary education as unattainable, and discouraging their student to enroll. Additionally, students in crisis or in need of basic needs support may miss out on critical resources due to lack of awareness and inability to access resources in a timely manner.

Any investment in future educational policy will be hindered by the lack of accessible information because students simply do not know about these resources and, consequently, the support and aid are not utilized. Students are not enrolling and completing college in part due to the lack of accessible information. To combat the accessibility gap, Michigan can maximize enrollment and persistence by creating a centralized higher education resource hub with all the financial aid, mental health, and college support resources. By doing so, Michigan can ensure that the millions of dollars invested in student financial aid are readily available and utilized, leaving no money left behind on the table.

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