



Applications for Financial Aid Lagging Among Low-Income Students

Applications for federal and state financial aid for college are a leading indicator of how many students will enroll in and complete a college degree. The Free Application for Federal Student Aid (FAFSA) and the Tuition Incentive Program (TIP), a Michigan state scholarship program for low-income students, unlock some of the most substantial resources available to needy students in Michigan. This brief summarizes current FAFSA and TIP application behaviors of recent graduates from Michigan public schools.

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Key Findings

- 1 The increased financial need of students due to the pandemic has not resulted in increased financial aid applications. Although rates remain similar to last year, overall FAFSA and TIP completion rates remain low, both close to 50%.
- 2 Title I schools, which serve many disadvantaged students, have lower FAFSA completion rates than non-Title I schools in Michigan. This gap has narrowed only slightly from the previous year.
- 3 TIP completion rates are also lower at Title I schools than non-Title I schools, and the gap has widened by 3 percentage points since 2019. The TIP completion gap grew even more between schools that had 50% or more of seniors that identify as Black and those that did not by as much as 8 percentage points.
- 4 FAFSA and TIP completion rates vary substantially across regions and counties, which potentially illustrates the inequitable distribution of access to resources needed to successfully navigate the complex financial aid process.

Introduction

Access to financial aid is critical to making college affordable. Michigan ranks tenth in the nation for student debt at an average of \$32,158, and students with the least resources would need to commit more than two-thirds of their total income to cover the cost of attending a four-year public college. However, getting financial aid to those who need it most is potentially hampered by complicated and complex application processes. Amidst a pandemic, there is fear that difficulties completing financial aid applications will exacerbate the barrier for students who most need the resources to enroll in a postsecondary institution.

In March, Michigan shut down schools as a response to the rapid spread of Covid-19. As schools moved to distance learning, graduating high school students no longer had the same access and opportunity to meet with their college counselors, receive encouragement to complete their applications, and apply to college. In addition, colleges communicated uncertainty about whether they would be open in the fall. Even today, many institutions have not made final decisions about what the fall semester will look like.

Many states, including Michigan, provide incentives for schools to push students to complete the Free Application for Federal Student Aid (FAFSA), such as priority submission deadlines and FAFSA campaign challenges. Three states — Louisiana, Texas, and Illinois — require students to complete the FAFSA as a condition of high school graduation and have seen increases in FAFSA participation rates as a result. There is a similar bill pending in the Michigan state legislature. Even though these incentive efforts may have cushioned against some of the effects of Covid-19 on FAFSA completion, it is not fully known what the impact of school closures and other barriers associated with Covid-19 have had on financial aid completion in Michigan.

This policy brief analyzes the financial aid application

behavior of students graduating from Michigan high schools in 2020. In the report, we compare FAFSA completion rates to last year and across school demographics. We also include an analysis of completion rates for the Tuition Incentive Program (TIP), Michigan's largest and most targeted statewide college grant program. TIP requires a supplemental application to the FAFSA and provides tuition support for students who meet specific eligibility criteria.

Examining trends in financial aid completion is timely and important for a number of reasons, notably because it serves as a marker for college intentions. Lower enrollment can have a potentially negative impact for students who choose not to enroll. These trends can therefore shed light on fall enrollment and inform future interventions aimed at targeting specific regional areas that are most vulnerable to completion barriers. The stakes for students who fail to complete the TIP application are higher because they lose access to a generous scholarship program for life.

Policy Recommendations

In order to address these issues, we recommend that state policymakers invest in targeted outreach to students with incomplete applications including through community partners, provide regional incentives to low FAFSA completion schools, eliminate the separate TIP application, and streamline the process through which students obtain financial aid from the state. Furthermore, we recommend expanding data sharing on financial aid and postsecondary enrollment in order to enable more rigorous analyses of the effectiveness of state investments in postsecondary education.

Background & Context

FAFSA Filing as a Marker for College Intentions

Applying for financial aid is a crucial step to enrolling in a postsecondary institution because it offers access to grants, scholarships, and loans. To receive federal financial aid, students must annually submit the Free Application for Federal Student Aid (FAFSA). The FAFSA enables students from low-income families to access Pell Grants, which provide up to \$6,345 per year to cover tuition, room and board and other educational expenses that they do not have to repay. Work-study, subsidized federal loans, state, and institutional aid are also unlocked through the FAFSA, which calculates a student's expected family contribution based on a number of factors, including family size, income, savings, enrollment status, and the cost of attendance.

Those who complete the FAFSA application are more likely to enroll in college immediately after high school. Additionally, one study found that providing FAFSA support and information to low-income families led seniors to receive more aid, increase their college enrollment, and continue their education. On the other hand, failing to complete a FAFSA on-time or not at all is associated with delaying college enrollment, only attending part-time, and not receiving as much financial aid. Cumulatively, the research suggests FAFSA completions are markers for student enrollment and persistence in post-secondary education.

Financial Aid Needs During the Pandemic

Due to the COVID-19 pandemic, thousands of parents and students lost their jobs and suffered economically. "Among the nation's top 50 counties for unemployment in April, 32 [were] in Michigan," reported the Wall Street Journal. By May, over 20 million people were unemployed in the US, with some groups of workers being affected more than

others. Black and Brown families felt the impact (or were impacted) quite intensely: according to a recent survey by the University of Michigan, "nearly half of Black and one-third of Latino Detroiters say they have lost their job due to the pandemic." The current economic challenges make financial aid even more important for students and families who may have lost income or savings that would have helped pay for college.

FAFSA completions rates should be higher than normal to keep up with the challenges created by the pandemic. Families have been challenged economically, and colleges' decisions to move to online learning could make college enrollment financially unattainable and/or structurally undesirable; therefore, we might expect to see greater numbers of students foregoing college opportunities. There is cause for concern if FAFSA rates are not higher than normal, since it may indicate that fewer students plan to enroll in college. Fewer enrollments could set back Michigan's progress towards the governor's goal of 60 percent of Michiganders' having a postsecondary credential by 2030. Reports have shown that those who delay college enrollment are less likely to complete a college degree than those who enroll immediately after graduating high school. Low levels of enrollment could have negative long-term economic implications for students, as well as for colleges, communities, and the state's economy.

Indeed, many educators and college administrators are concerned with lower FAFSA completion rates. The National College Attainment Network (NCAN) warns that a national "tumbling" in FAFSA completion rates affects schools that predominantly serve low-income students "particularly hard." Although the window of applications has not completely closed, college and state initiatives have continued to promote FAFSA completions in order to mitigate the anticipated drop in FAFSA completion rates. Governor Whitmer's 2020 FAFSA

Challenge encouraged schools to reach a 75 percent completion rate and in April recognized thirteen high schools that had outstanding completion rates. Because college affordability remains a barrier amid the pandemic, low FAFSA completion may exacerbate the affordability gap, especially among low-income students.

School closures also limited the amount of in-person contact students had with their counselors, advisors, and teachers; limited or reduced the communication about graduation, college enrollment, and financial aid applications; and likely also resulted in learning loss, particularly among students of color and low-income families. Closures may also have impacted students' preparedness for college. It is not yet clear to what extent these disruptions will impact college enrollment in the fall and beyond, but it is clear that many Michiganders have experienced profound economic and academic setbacks that will not be quickly repaired. A look at FAFSA and TIP applications provides the first insight regarding the impact these disruptions may have had on students' college intentions.

Michigan's Tuition Incentive Program (TIP)

The Michigan Tuition Incentive Program (TIP) is a state scholarship program for low-income students in Michigan. Its primary aim is to support students who attend community college, although a portion of the funds supports students working towards a bachelor degree.

Eligibility for TIP is limited to students who had Medicaid coverage for 24 months during a 36-month period between age nine and high school graduation. Medicaid eligibility, and thus TIP eligibility, is available to students in families earning 212 percent of the poverty level, or \$53,212 for a family of four. Children with special needs, those in foster care, and other special populations are also eligible to receive Medicaid and therefore TIP. The eligibility criteria for TIP is comparable to the

federal Pell grant program, which is available to students from families earning \$50,000 or less.

TIP pays the first two years of college tuition and beyond for eligible students. Both part-time and full-time students can receive benefits, so reimbursement rates vary widely. Once a student applies to and attends a qualifying institution, the aid is distributed in two phases. The first phase only applies to participating community college programs and certificate degrees. A student can begin to receive Phase II funds when they enter a participating 4-year institution with 56 transferable semester credits (84 transferable term credits). The program ends within 6 years of high school graduation.

TIP is the state's largest financial aid program by dollars awarded, providing \$59.7 million in state aid to 24,046 students in FY2019, and is the most significant state grant program for community college students. TIP covers a student's current tuition and mandatory fees. TIP funds are applied to college costs before federal aid, such as a Pell Grant. On average, students attending community college (Phase I) received about \$3,377 for the TIP program, and students attending a four-year institution (Phase II) received \$870 during the 2018-2019 school year. While it is the largest of the education grant programs, TIP accounts for only four percent of the \$1.69 billion state higher education budget.

To receive TIP aid, students must submit both the FAFSA and a separate additional TIP application before August 31st of the year they graduate high school. The Michigan Department of Health and Human Resources provides a list of TIP-eligible students to the Department of Treasury, which then notifies the students of their eligibility and the application process. Students may submit the application as soon as they become eligible. However, students who do not meet the August 31st deadline are permanently ineligible for TIP funds. For the Class of 2020, the deadline was extended by one year.

Data and Sample

We analyze school-level information on FAFSA and TIP completion published by the Michigan Department of Treasury and merge completion rates with school-level characteristics from the National Center for Education Statistics through the 2018 Common Core Data (CCD). The fully merged sample contains 1,043 schools in the state, almost all of which are public. The analytic sample further omits 120 small schools that report fewer than 10 high school graduates and removes 3 schools with a “closed” status in the CCD dataset. The resulting analytic sample covers 920 schools with 106,314 graduating high school students, representing an estimated 95% of total Michigan graduating students (see Table 5 in the appendix). We calculate overall completion rates using a weighted average of school-specific rates, with weights equal to the high school graduates in 2020. Thus, the analysis in this report

should be viewed primarily as representative of public schools with greater than 10 graduates in the state of Michigan.

What We Find

Has FAFSA Completion dropped in Michigan?

Panel A of Table 1 shows the FAFSA completion rate in the state of Michigan; currently, the completion rate among the 2020 high school graduation cohort is 52.1%. Michigan’s FAFSA completion rates have remained stable compared to last year. Although not directly analyzed in this report, Michigan’s March 1st FAFSA priority deadline may have prevented FAFSA rates from dropping considerably. A recent California FAFSA analysis found that by June, traditional high school graduates were largely unaffected by the pandemic because “the state’s financial aid program has an early deadline that occurred prior

Table 1. FAFSA and TIP Completion Rates by Schoolwide Title I Status
Michigan Public Schools as of June 24, 2020

Panel A		Share of HS Graduates with Complete FAFSA		
	Schools	2019	2020	Change
Overall	920	52.4%	52.1%	-0.3%
Title I Schools	276	43.7%	44.0%	0.3%
Non-Title I Schools	644	54.7%	54.3%	-0.4%
Title I Gap		-11.0%	-10.3%	0.7%
Panel B		Share of TIP-eligible with Complete TIP Application		
	Schools	2019	2020	Change
Overall	920	49.7%	50.6%	0.9%
Title I Schools	276	48.7%	47.4%	-1.3%
Non-Title I Schools	644	49.9%	51.5%	1.5%
Title I Gap		-1.2%	-4.1%	-2.8%

Notes: Rates calculated by averaging school-level rates, weighted by the number of high school graduates in 2020. This reflects 106,314 students at 920 public schools in 2020. FAFSA completion rate is as a share of all high school graduates. TIP completion rate is as a share of all TIP-eligible high school graduates. Slight deviations, if any, may be explained by rounding.

Source: Authors’ analysis of data provided by Michigan Department of Treasury Office of Postsecondary Financial Planning and US National Center for Education Statistics.

to the pandemic.” In Michigan, local efforts and initiatives may have led to this stable completion rate. Despite the steady FAFSA completion rates, the economic and physical effects from the pandemic suggest a greater need for financial aid among high school graduates planning to enroll in college this fall. Given that FAFSA completion has historically

“ The large completion gap (11%) between schoolwide Title I and non-Title I schools closed only modestly; students at Title I schools are significantly less likely to complete the FAFSA than students at non-Title I schools. ”

been an indicator of college enrollment, Table 1 highlights a potential decline in college enrollment in Michigan for the upcoming academic year.

Title I schoolwide programs in Michigan “are implemented in high-poverty schools” to “help disadvantaged children meet high academic standards.” Table 1 Panel A also shows FAFSA filing rates separately by schoolwide Title I status. The large 11 percentage point FAFSA gap between schoolwide Title I and non-Title I schools closed only modestly; students at Title I schools remain much less likely to complete the FAFSA than students at non-Title I schools. Similar patterns are seen when comparing schools by racial composition in Table 2. Schools where the majority of graduates are Black have much lower FAFSA completion rates, and this gap has actually grown over the past year.

A closer look at FAFSA completion rates throughout the state shows diverging trends by region. When counties are aggregated into the 10 Michigan Prosperity Regions, a 7.6 percentage-point gap

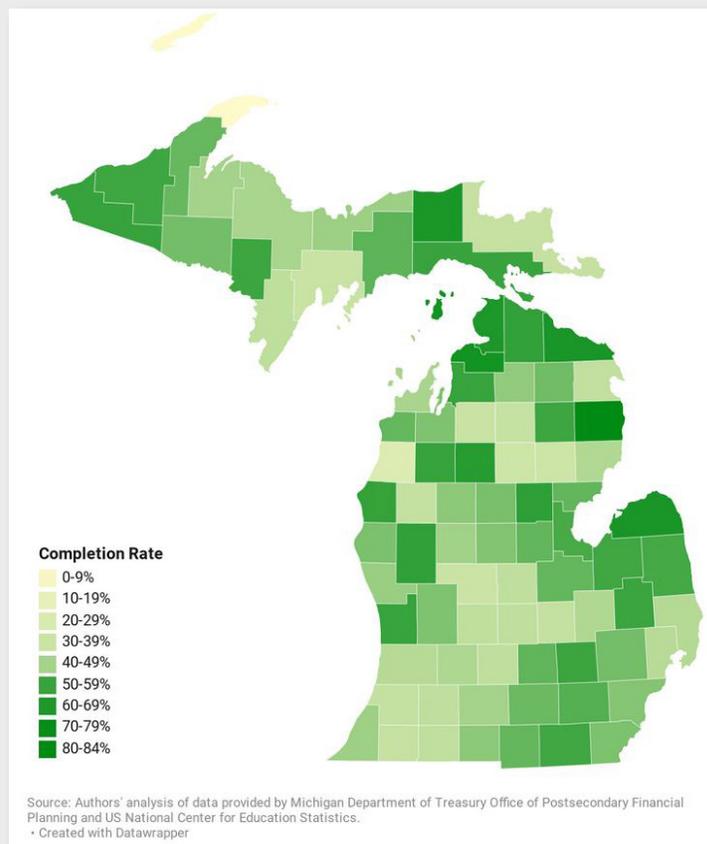
Table 2. FAFSA and TIP Completion Rates by Black Student Concentration Michigan Public Schools as of June 24, 2020

Panel A		Share of HS Graduates with Complete FAFSA		
	Schools	2019	2020	Change
Overall	914	52.4%	52.1%	-0.2%
50%+ seniors are Black	123	41.4%	40.2%	-1.3%
< 50% seniors are Black	791	53.7%	53.5%	-0.1%
Gap		-12.2%	-13.4%	-1.1%
Panel B		Share of TIP-eligible with Complete TIP Application		
	Schools	2019	2020	Change
Overall	914	49.7%	50.6%	1.0%
50%+ seniors are Black	123	48.9%	42.6%	-6.3%
< 50% seniors are Black	791	49.8%	51.6%	1.8%
Gap		-0.8%	-9.0%	-8.2%

Notes: Rates calculated by averaging school-level rates, weighted by the number of high school graduates in 2020. FAFSA completion rate is as a share of all high school graduates. TIP completion rate is as a share of all TIP-eligible high school graduates. Schools with 50 percent or more of seniors who identify as Black are defined as “High Minority” schools by Edweek’s Education Counts Database because at least 50 percent of the students are nonwhite. Race categories were not available for the 2020 graduating class, so representation is based on each school’s 2018 12th grade enrollment. Six schools were missing 2018 enrollment data by race. Slight deviations, if any, may be explained by rounding.

Source: Authors’ analysis of data provided by Michigan Department of Treasury Office of Postsecondary Financial Planning and US National Center for Education Statistics.

Figure 1. FAFSA Completion Rate by County, 2020
Michigan Public Schools as of June 24, 2020



exists between the Southwest Prosperity Region (48%) and the Southeast Prosperity Region (55.6%). Despite Southeast Michigan having the highest 2020 FAFSA completion rate among the regions, it is still quite far from the 75 percent completion rate encouraged by the 2020 FAFSA challenge. Even within regions, there is variation by county (Figure 1). The 3 counties with the largest number of high schools in the data (Wayne, Oakland and Kent counties) had completion rates for 2020 between 52% and 53% (see Table 4 in the appendix). Regional and county-level FAFSA completion rate differences highlight that low completion rates are unequally distributed.

How Many TIP-Eligible Students Apply?

As shown in Panel B of Table 1, the TIP completion rates at the state level have remained about the same from 2019, increasing by less than a percentage

point up to 50.6%. This overall stability masks considerable variation across schools and areas. Among Title I eligible schools, TIP completion has declined relative to last year, while increasing at non-Title I schools. Consequently, the gap between the two grew by nearly 3 percentage points. Schools that have fewer disadvantaged students are seeing a greater share of their eligible students complete the TIP application, while schools with more disadvantaged students are seeing lower rates.

Regionally, TIP Completion rates differ more than FAFSA completion rates. For example, the difference between the highest and lowest FAFSA completion rate was nearly 8 percentage points (Table 3); the difference between the highest and lowest TIP completion rate by region is 18 percentage points. East Central Michigan has the largest decline in TIP completion rates from the previous year. The largest

increase in TIP applications is in Southwest Michigan, an 8-percentage point increase. The Detroit Metro area received the lowest TIP application rates in both 2019 and 2020. County-level variation is even greater (Figure 2) than regional variation. These geographic

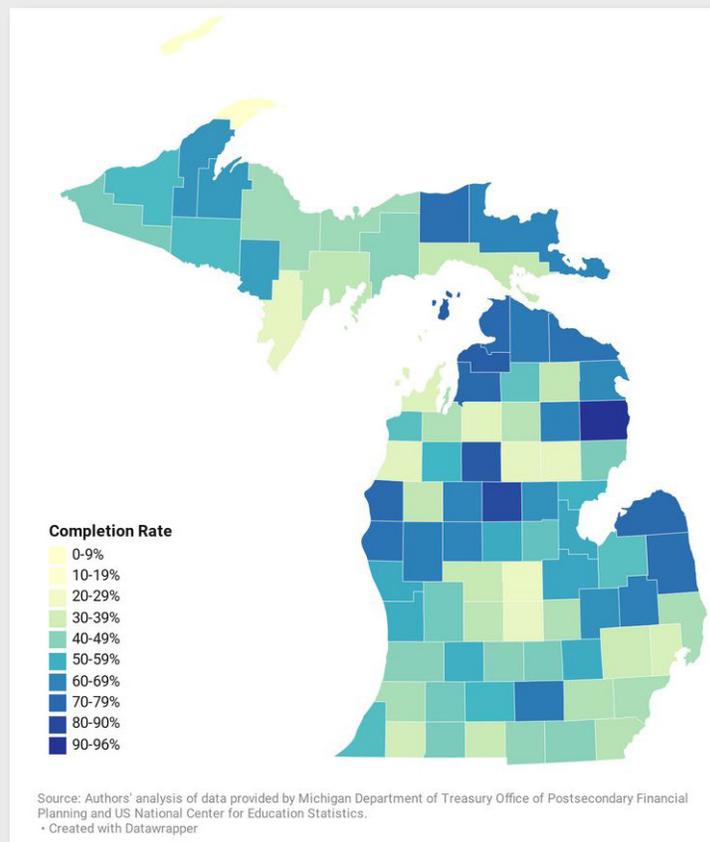
“ Schools that have fewer disadvantaged students are having higher rates of the eligible students complete the TIP applications versus schools with more disadvantaged students. ”

differences may reflect differences in access to information about the TIP application process or the importance of the deadline.

Panel B of Table 2 illustrates that TIP completion

rates by schools where at least half of seniors identify as Black have dropped from their 2019 levels. In 2019, the TIP completion gap between schools that have 50% or more of seniors that identify as Black and those that did not, was less than 1 percentage point difference. By 2020, the TIP completion gap between these two types of schools elevated to a 9-percentage difference. The widening gap is a result of schools with 50% or more of seniors that identify as Black decreasing their TIP completion rates and schools not in this category increasing their TIP completion rates. Students attending schools with a 50% or higher concentration of Black 12th graders are completing TIP applications at lower rates than last year and at lower rates than schools not in this category.

Figure 2. TIP Completion Rate By County, 2020
Michigan Public Schools as of June 24, 2020



Recommendations

At a time of great uncertainty and disruption, Michigan officials and policymakers should provide the maximum possible flexibility to help students understand and access financial aid for college. We recommend that they:

1. *Encourage further FAFSA completion awareness by creating regional incentives for schools with low FAFSA completion rates.*

Governor Whitmer's 2020 FAFSA challenge selected three schools to receive \$10,000 for highest completion rates in the state by size, and others were recognized for their completion rates by region. As can be seen in Table 4, the available data provides insight into where schools with low FAFSA completions are located. Reaching students at these schools is vital to bolster statewide postsecondary attendance and completion efforts.

2. *Eliminate the TIP application and allow postsecondary institutions to access TIP funds directly when students enroll.*

State policymakers should aim to eliminate the separate TIP application and instead enable postsecondary institutions to use the FAFSA application and data from the Treasury Department, which is available through a statewide portal, to determine eligibility. TIP serves the neediest population of Michigan college students yet has the most onerous requirements of any of the state scholarship programs.

3. *Redirect state TIP outreach resources toward evidence-based FAFSA completion and college-going strategies.*

The Michigan Department of Treasury has dedicated staff working to certify TIP-eligible students. Now that the TIP deadline has been extended for one year, these resources could be redirected toward implementing evidence-based approaches to increasing college attendance and completion rates among low-income, first generation and other vulnerable students. Identifying students during the pandemic

and encouraging them to enroll in college could have long-term positive repercussions for the students, their families, and the long-term economic recovery.

4. *Conduct a comprehensive review of state policies and processes to look for opportunities to simplify and streamline the financial aid applicant experience.*

The Michigan Department of Treasury should undertake a comprehensive review of their policies and processes related to postsecondary grant aid and look for opportunities to consolidate, coordinate, and streamline the processes to make it easier for students to access financial aid. They should seek input from key stakeholders including students, parents, high school counselors, postsecondary financial aid counselors, policymakers, researchers, and advocates.

5. *Expand data sharing on postsecondary enrollment and financial aid in order to facilitate program improvement.*

Current data constraints prevent researchers from being able to identify the overlap between high school graduates, FAFSA and TIP applicants, and postsecondary enrollees and completers. The Department of Treasury can address these constraints by sharing data on financial aid application and receipt with the Center for Educational Performance and Information (CEPI) and make this anonymized student-level data available for use in research to improve the effectiveness of financial aid programs in Michigan.

6. *Leverage partnerships to more effectively reach students*

Policymakers should be creative and aggressive in expanding outreach efforts in order to encourage students to complete the financial aid applications available to them. Trusted partners around the state would benefit from additional resources to execute a coordinated approach to identify and reach students who have not yet completed the forms and assist them in doing so. The most effective strategies are likely to be high-touch and time- and resource-intensive.

End Notes

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Appendix

Table 3. FAFSA and TIP Completion Rates by Michigan Prosperity Region
Michigan Public Schools as of June 24, 2020

Region Number	Region	Schools	FAFSA Completion Rate		TIP Completion Rate	
			2019	2020	2019	2020
1	Upper Peninsula Prosperity Alliance	57	52.0%	50.2%	52.4%	53.6%
2	Northwest Prosperity Region	43	52.0%	52.5%	58.0%	54.8%
3	Northeast Prosperity Region	30	53.1%	50.3%	56.9%	56.2%
4	West Michigan Prosperity Alliance	156	53.3%	52.9%	54.7%	56.0%
5	East Central Michigan Prosperity Region	62	56.5%	54.4%	63.2%	59.3%
6	East Michigan Prosperity Region	102	51.4%	51.3%	57.6%	61.2%
7	South Central Prosperity Region	41	48.4%	51.1%	47.8%	47.7%
8	Southwest Prosperity Region	90	49.1%	48.0%	49.6%	52.0%
9	Southeast Michigan Prosperity Region	95	56.4%	55.6%	46.7%	54.5%
10	Detroit Metro Prosperity Region	244	51.8%	51.9%	43.9%	43.3%
	STATE TOTAL	920	52.4%	52.1%	49.7%	50.6%

Notes: Region-level rates calculated by averaging school-level rates, weighted by the number of high school graduates in 2020. This reflects 106,314 students at 920 public schools in 2020. FAFSA completion rate is as a share of all high school graduates. TIP completion rate is as a share of all TIP-eligible high school graduates.

Source: Authors' analysis of data provided by Michigan Department of Treasury Office of Postsecondary Financial Planning and US National Center for Education Statistics.

Table 4. FAFSA and TIP Completion Rates by County
Michigan Public Schools as of June 24, 2020

County	Schools	FAFSA Completion Rate		TIP Completion Rate	
		2019	2020	2019	2020
ALCONA	1	46.0%	83.0%	50.0%	96.4%
ALGER	2	63.8%	50.6%	38.6%	48.5%
ALLEGAN	14	50.4%	48.8%	50.6%	50.2%
ALPENA	2	61.0%	45.0%	58.5%	67.7%
ANTRIM	6	62.3%	60.0%	63.3%	78.9%
ARENAC	2	63.5%	54.7%	63.6%	59.6%
BARAGA	2	51.3%	50.0%	58.7%	64.2%
BARRY	5	51.9%	49.5%	52.2%	60.0%
BAY	10	60.8%	56.5%	63.6%	61.3%
BENZIE	3	55.9%	54.5%	57.2%	54.8%
BERRIEN	22	48.7%	50.5%	50.7%	55.8%
BRANCH	5	51.7%	51.8%	52.1%	42.0%
CALHOUN	12	51.2%	50.0%	46.2%	58.6%
CASS	6	47.9%	43.4%	36.8%	39.7%
CHARLEVOIX	4	64.9%	75.0%	54.7%	82.9%
CHEBOYGAN	4	63.9%	62.5%	81.3%	74.3%
CHIPPEWA	8	49.0%	43.4%	53.1%	69.9%
CLARE	6	50.4%	53.1%	77.7%	89.1%
CLINTON	9	49.4%	47.2%	36.1%	33.6%
CRAWFORD	3	38.8%	43.0%	54.3%	46.3%
DELTA	6	39.7%	41.3%	34.2%	44.6%
DICKINSON	5	56.5%	58.0%	53.1%	62.8%
EATON	13	43.7%	47.0%	45.4%	50.2%
EMMET	5	64.8%	70.8%	66.7%	79.3%
GENESEE	38	48.9%	49.3%	55.9%	65.7%
GLADWIN	2	63.0%	63.7%	84.1%	65.8%
GOGEBIC	3	67.4%	60.5%	68.3%	51.4%
GRAND TRAVERSE	5	57.8%	52.7%	76.4%	47.1%
GRATIOT	8	51.6%	47.0%	49.7%	32.0%
HILLSDALE	11	52.4%	54.5%	55.1%	49.5%
HOUGHTON	7	55.5%	54.3%	69.1%	65.1%
HURON	9	73.0%	72.3%	75.9%	78.9%
INGHAM	19	50.8%	54.8%	53.4%	51.3%

County	Schools	FAFSA Completion Rate		TIP Completion Rate	
		2019	2020	2019	2020
IOSCO	5	49.1%	49.1%	48.4%	51.1%
IRON	2	58.5%	53.4%	52.4%	56.7%
ISABELLA	6	49.9%	52.4%	43.1%	61.2%
JACKSON	23	56.5%	54.1%	72.9%	74.5%
KALAMAZOO	21	49.9%	47.1%	56.2%	52.0%
KALKASKA	3	42.8%	40.3%	50.4%	35.4%
KENT	54	52.1%	52.7%	52.6%	51.9%
KEWEENAW	1	10.0%	5.0%	18.8%	26.7%
LAKE	1	46.0%	44.0%	66.7%	43.8%
LAPEER	8	58.9%	59.1%	75.6%	71.8%
LEELANAU	4	43.5%	49.7%	38.3%	36.1%
LENAWEE	14	56.3%	57.1%	47.4%	50.2%
LIVINGSTON	12	58.0%	58.3%	41.3%	60.8%
LUCE	1	60.0%	72.0%	76.0%	77.3%
MACKINAC	3	59.8%	59.8%	45.3%	43.0%
MACOMB	50	49.2%	48.8%	39.9%	37.8%
MANISTEE	6	32.4%	27.2%	37.8%	35.2%
MARQUETTE	7	53.2%	49.8%	60.7%	48.3%
MASON	5	51.5%	61.6%	40.7%	79.0%
MECOSTA	6	45.7%	50.3%	44.0%	70.1%
MENOMINEE	7	47.3%	47.7%	37.9%	33.8%
MIDLAND	7	60.5%	54.7%	62.6%	53.4%
MISSAUKEE	2	62.7%	67.1%	84.7%	84.5%
MONROE	14	54.4%	52.9%	39.5%	46.6%
MONTCALM	14	39.3%	40.0%	41.4%	42.8%
MONTMORENCY	2	43.8%	53.7%	57.8%	43.8%
MUSKEGON	17	55.1%	50.8%	68.1%	61.2%
NEWAYGO	6	62.4%	63.2%	63.0%	72.3%
OAKLAND	68	53.1%	53.4%	43.0%	41.3%
OCEANA	3	51.3%	53.0%	61.1%	76.0%
OGEMAW	2	45.9%	38.1%	39.3%	33.6%
ONTONAGON	2	58.3%	57.2%	46.0%	56.9%
OSCEOLA	4	43.6%	51.7%	55.8%	70.2%
OSCODA	2	54.4%	58.2%	48.4%	71.2%
OTSEGO	2	48.6%	51.4%	53.1%	53.6%
OTTAWA	21	60.8%	60.1%	60.3%	60.6%
PRESQUE ISLE	3	70.4%	73.0%	79.2%	76.6%
ROSCOMMON	4	50.6%	37.7%	52.4%	34.1%

County	Schools	FAFSA Completion Rate		TIP Completion Rate	
		2019	2020	2019	2020
SANILAC	9	58.7%	56.8%	74.8%	77.4%
SCHOOLCRAFT	1	56.0%	55.0%	45.0%	50.0%
SHIAWASSEE	11	46.2%	44.1%	46.4%	47.2%
ST. CLAIR	17	49.4%	48.9%	50.3%	47.7%
ST. JOSEPH	10	46.9%	46.9%	50.4%	51.3%
TUSCOLA	10	55.9%	57.1%	61.4%	54.6%
VAN BUREN	14	46.1%	44.6%	42.3%	47.8%
WASHTENAW	21	56.8%	55.7%	39.5%	47.0%
WAYNE	126	52.2%	52.3%	46.7%	47.6%
WEXFORD	5	47.4%	60.6%	40.4%	58.8%
STATE TOTAL	920	52.4%	52.1%	49.7%	50.6%

Notes: County-level rates calculated by averaging school-level rates, weighted by the number of high school graduates in 2020. This reflects 106,314 students at 920 public schools in 2020. FAFSA completion rate is as a share of all high school graduates. TIP completion rate is as a share of all TIP-eligible high school graduates.

Source: Authors' analysis of data provided by Michigan Department of Treasury Office of Postsecondary Financial Planning and US National Center for Education Statistics.

Table 5: Description of Sample Reduction
Michigan Public Schools as of June 24, 2020

	Sample Reduction		
	N (schools)	2020 HS Graduates	Percent of HS Grads
Overall Michigan HS Graduates Estimate		111,618*	100.00%
Michigan Dept of Treasury Data	1455	109,517**	98.1%
Schools with FAFSA and TIP info merged	1230		
CEEB codes crosswalk	1185		
2018 CCD info merged	1043		
Omitted schools with <10 HS Grads	923		
Analytic Sample	920	106,314	95.2%

*The Overall Michigan High School Graduates Estimate is the sum of high school graduates in public and private schools from previous years. The estimate is generated from two different sources. The public school graduation count was 103,688 in 2018-19. The private school high school graduation count is last estimated in 2016-17 as 7,930.

**451 schools are reported as "less than 10 high school graduates" instead of an actual number of graduates. For these schools, we are not able to include them at any point in the analysis, so the Michigan Dept of Treasury estimate (109,517) contains only schools for which the high school graduate information is not hidden. Thus, 109,517 is a minimum count of seniors in the data. At a maximum, the count would be 113,576.

Notes: 2019-20 high school graduation information was not available at the time this analysis was completed. The graduation count reflects students who graduated from a Michigan public high school in 4 years or more. NCES provides the private school graduation estimate, since the Michigan School Data website does not include a graduation count for non-public schools.

Sources: Michigan's Center for Educational Performance and Information, "2018-19 College Enrollment by High School. Snapshot. Statewide, All College Types and All Report Categories (2018-19)," National Center of Education Statistics (NCES), "Private elementary and secondary schools, enrollment, teachers, and high school graduates, by state: Selected years, 2007 through 2017."

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- Train graduate students and others to conduct cutting-edge research in education
- Facilitate interactions between students and faculty from different schools and/or departments who share an interest in education reform.