

# State Financial Aid Manual Minnesota Aspiring Teachers of Color Scholarship Pilot Program

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#### Author

Diamee Xiong Yang State Program Administrator Tel: 651-355-0603 diamee.xiong.yang@state.mn.us

#### About the Minnesota Office of Higher Education

The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency also serves as the state's clearinghouse for data, research and analysis on postsecondary enrollment, financial aid, finance and trends.

The Minnesota State Grant Program is the largest financial aid program administered by the Office of Higher Education, awarding up to \$235 million in need-based grants to Minnesota residents attending accredited institutions in Minnesota. The agency oversees other state grant and scholarship programs, tuition reciprocity programs, a student loan program, Minnesota's 529 Institution Savings Plan, licensing and early college awareness programs for youth.

#### **Minnesota Office of Higher Education**

1450 Energy Park Drive, Suite 350 Saint Paul, MN 55108-5227 Tel: 651.642.0567 or 800.657.3866 TTY Relay: 800.627.3529 Fax: 651.642.0675 Email: info.ohe@state.mn.us

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# Introduction

This manual is written for Office of Higher Education (OHE) staff and participating postsecondary institutions for use in administering the Minnesota Aspiring Teachers of Color Scholarship (ATC) Pilot Program. This manual is updated on a regular basis and subject to all subsequent changes in both federal and Minnesota state laws and regulations governing this program. Institutions are required to read all e-mail and written correspondence from OHE to keep informed of any changes in policy or guidance. Changes announced during the interim have the full force and effect of the State Financial Aid Manual.

# **Program Objective**

The Minnesota Aspiring Teachers of Color Scholarship Pilot Program provides postsecondary financial assistance to eligible undergraduate and graduate students who are preparing to become teachers, have demonstrated financial need, and belong to racial or ethnic groups underrepresented in the state's teacher workforce.

# Definitions

## **Award Year**

An award year is the period of time that financial aid is received by the student during their enrollment at their institution. It may also be used to reference the state fiscal year which is from July 1 to June 30.

# **Academic Year**

An academic year is a period of time in which a full-time student is expected to complete the equivalent of at least two semesters, two trimesters or three quarters; or at least 30 semester hours or 45 quarter hours; or at least 900 clock hours.

For credit-hour programs, an academic year must be at least 30 weeks in duration. For a clock-hour program, an academic year must be at least 26 weeks in duration.

# **Cost of Attendance**

The federal Title IV Cost of Attendance (COA) is the estimated total cost of attending a postsecondary institution during one academic year and includes, but not limited to, tuition and fees, books, supplies, housing and food, transportation, and miscellaneous expenses.

# **Student Aid Index**

The Student Aid Index (SAI) replaced the Expected Family Contribution (EFC) for the 2024-2025 academic year. The SAI is generated through the completion of the FAFSA or MN Dream Act application and is used by financial aid professionals to determine federal and state aid eligibility.

## **Financial Need**

For the purposes of this program, financial need refers to the remaining unmet need after the student's SAI and the amount of all grants, scholarships, and other gift aid received for the award year is subtracted from the student's COA.

### **Full-Time**

For the purposes of this program, full-time study means the following:

- Undergraduate students enrolled in a minimum of 15 or more credits per term
- Graduate students enrolled in a minimum of 6 graduate credits or the equivalent credits per term

#### **Part-Time**

For the purposes of this program, part-time study means the following:

- Undergraduate students enrolled in less than 15 credits per term
- Graduate students enrolled in less than 6 graduate credits or the equivalent credits per term

### **Complete Application**

Complete application refers to all the forms required by the student and Financial Aid Office to determine a student's eligibility for the scholarship program.

#### **Application Completion Date**

The date of when all required documents for a complete application has been received by OHE.

#### **Priority Application Deadline**

The date that is set as a cut-off for complete applications to be received by OHE for review and awarding as described in the 'Award Selection' section of this chapter. The date is annually established by OHE.

# Eligibility

#### **Postsecondary Institution Requirements**

To be eligible, a Minnesota postsecondary institution must:

- **a.** Offer an eligible Minnesota Professional Educator Licensing and Standards Board (MN PELSB) approved teacher preparation program; or
- b. Offer a two-year program specifically designed to prepare early childhood educators.

# **Student Eligibility Requirements**

To be eligible, the student must:

- Attend an eligible Minnesota institution and:
  - Be formally admitted and enrolled in a MN PELSB approved teacher preparation program seeking initial licensure; or
  - o Enrolled in a two-year program designed specifically to prepare early childhood educators
- Be a person of color or American Indian
- Meet Satisfactory Academic Progress (SAP) as defined in the '<u>Common Definitions</u>' chapter of the Financial Aid manual
- Not be in default on a federal or state student loan
- Demonstrate financial need

**Service expectation.** An applicant who receives a scholarship under this section is expected to serve as a full-time teacher in Minnesota after completing the program for which the scholarship was awarded.

# **Application and Awarding**

# **Complete Application**

A complete application must include:

- ATC application submitted by the student. It is preferred to have the application completed online, however; a PDF application is available upon request.
  - Paper/PDF application
    - Must be signed and dated by student. A typed signature will not be accepted.
    - Can be scanned images of the application with signature.
    - Can be faxed, mailed, or emailed to OHE.
- Completed FAFSA or MN Dream Act application.
- Financial Data Form provided by the Financial Aid Office for eligible applicants through the ATC School Portal. A PDF form is available at <u>Aspiring Teachers of Color Scholarship Pilot Program<sup>1</sup></u>.
  - Institutions must create an online ATC School Portal to access the financial data for applicants. Go to Aspiring Teachers of Color Scholarship Pilot Program (state.mn.us) to find instructions.
  - Institutions must verify the student's
    - COA, SAI, and gift aid
    - Academic program and enrollment level
    - Identity such as race, ethnicity, and gender
  - Institutions should not submit a financial data form if a student has not completed the financial aid process at their institution. This includes students who have not yet submitted a FAFSA or MN

<sup>&</sup>lt;sup>1</sup> https://www.ohe.state.mn.us/mPg.cfm?pageID=2568

Dream Act Application or have outstanding verification or conflicting information documents to submit.

- **Exception:** Institutions can submit financial data for MN Dream Act applicants who are Graduate students or non-Minnesota residents once the income has been verified.
- Institutions should submit a financial data form if a student has completed all of the necessary steps at the institution to receive financial aid regardless of whether or not the college has established tuition and fees for the upcoming year, has the ability to provide a complete and final institution form, or can issue an award letter.
- Some estimated information may be submitted on the financial data form if the institution is unable to obtain the actual information. For example, if the institution has not established COA or do not have the final MN State Grant amount for the award year, an estimated amount can be used but must be updated with the correct information as soon as possible to ensure awards are calculated accurately for eligible students.

## **Priority Application Deadline**

A complete application must be submitted to OHE by the priority deadline to be considered for an award. Applications will still be accepted after the priority deadline but eligible students may be placed on the waitlist depending on the availability of funds. Incomplete applications will not be reviewed.

## **Award Selection**

All awards are based on funds availability. If there are insufficient funds to make full awards to all eligible applicants with complete applications received by the priority deadline, awards will be prioritized based on a combination of the student's SAI and application completion date.

- Eligible applicants with the lowest SAI are awarded first
- Eligible applicants with identical SAIs are prioritized by student application completion date

Eligible students with complete applications who did not receive an award due to insufficient funds, will be placed on a waitlist in the order of the application completion date.

# **Award Calculation**

Award amounts are determined by the student's unmet financial need using the following calculation:

- Student's total COA for the academic year or term in which the student is attending.
- Student Aid Index (see SAI Guidance)
- Federal Pell Grant
- Federal SEOG Grant
- Minnesota State Grant
- Other Federal and State Aid (see Order of State Aid Calculation)
- All other grants, scholarships, waivers, and stipends
- = ATC Award Amount per the 'Award Amount Guideline'

#### **SAI Guidance**

For eligible applicants with an enrollment period that includes a Fall and Spring term, divide the SAI between the two terms when entering financial data for each term. For example, a student has a SAI of 3000, the SAI for each term will be 1500.

<u>This is not a proration of the SAI</u>, but evenly dividing the SAI by terms included in the enrollment period for administration of Minnesota State Financial Aid programs. *See Appendix A for a full overview*.

For students with an enrollment period of only <u>one</u> term, enter the full SAI on the financial data form; this is due to the elimination of the proration of federal needs analysis.

#### **Order of Aid Calculations**

State financial aid programs, specifically last dollar programs that account for other state aid, will be calculated in the order of enactment from oldest to most recent. *See Appendix B for a full overview.* 

Program	Year Enacted	Does this Program Account for Other State Aid?
Minnesota Indian Scholarship Program	1959	Yes (remaining need from Cost of Attendance)
Minnesota State Grant	1971	No
Public Safety Officer's Survivor Grant	1973	No
Postsecondary Child Care Grant	1989	No
Student Teacher Grants in Shortage Areas	2016	Yes (remaining need from Cost of Attendance)
Grants for Students w/ Intellectual & Developmental Disabilities	2017	No
Underrepresented Student Teacher Grants	2021 (a)	Yes (remaining need from Cost of Attendance)
Aspiring Teachers of Color Scholarship	2021 (b)	Yes (remaining need from Cost of Attendance)
Fostering Independence Higher Education Grants	2021 (c)	Yes (remaining need from Cost of Attendance)
Get Ready Student Success Scholarship	2023	No
North Star Promise Scholarship	2023	Yes (last dollar from tuition and fees)

If a student is eligible for the Minnesota State Grant (SG), Underrepresented Student Teacher Grant (USTG), and Aspiring Teachers of Color Scholarship. Per the order of enactment, the USTG award will be calculated and awarded first, since OHE has determined that USTG was enacted before ATC.

- The USTG award will be calculated accounting for the SG, but without accounting for the amount of the ATC award.
- The ATC award will be calculated accounting for both the SG and USTG award.

If a student was awarded ATC then applies to USTG and is selected to receive an award, the ATC calculation will need to be updated to account for the USTG award.

#### **Excluded Financial Aid from Calculation**

Federal Veterans Education Benefits and Federal, State, or private student loans <u>should not</u> be included in the calculation. Federal or State Work Study <u>should not</u> be included unless approved by OHE.

### **Award Amount Guidelines**

Award amounts are prorated on a per-credit basis and cannot exceed the maximum award amounts listed below *or* the calculated unmet financial need as described in the 'Award Calculation' section.

- Eligible students enrolled full-time may receive:
  - Maximum award amount of \$5,000 per term.
  - Maximum award amount of \$10,000 per <u>academic year</u>.
  - Minimum award amount of \$1,000 per <u>academic year</u>.
- Eligible students enrolled part-time may receive up to the amount listed per credit.
- Eligible students may receive a scholarship award in more than one academic year but cannot receive more than the lifetime maximum of \$25,000.

Credit Level	ATC Award Amount
1	\$333
2	\$667
3	\$1,000
4	\$1,333
5	\$1,667
6	\$2,000
7	\$2,333
8	\$2,667
9	\$3,000
10	\$3,333
11	\$3,667
12	\$4,000
13	\$4,333
14	\$4,667
15+	\$5,000

#### **Undergraduate Award Amount Per Credit**

#### **Graduate Award Amount Per Credit**

Credit Level	ATC Award Amount
1	\$833
2	\$1,667
3	\$2,500
4	\$3,333
5	\$4,167
6+	\$5,000

#### Awards for Summer Term

Depending on the availability of funds, an ATC recipient may receive an award for the summer term if the award is within the Award Amount Guidelines.

For example, a full-time student who received a total of \$10,000 in the scholarship for the Fall and Spring terms will not be eligible for an award for the subsequent summer term as the student has reached the maximum annual amount for the academic year.

## **Application Notifications**

The student will receive a confirmation email after submitting the online application. Institutions will also receive a copy of the confirmation email which is how institutions will be notified to submit the financial data form for the applicant.

## **Award Notifications**

Awarded students who completed their application by the priority deadline will be notified by OHE in early September via email. Applicants who have been placed on the waitlist or do not meet one or more of the eligibility requirements will also receive an application status update. Notification to students who completed their application after the priority deadline will vary.

An Award Roster will be emailed to institutions by OHE after the awarding process has been completed which will include the recipient's name and estimated award amount for the academic year.

Institutions may choose to notify awarded students of the estimated ATC amounts prior to disbursement and then update with actual amounts after certifying the submitted financial data (*COA, SAI, financial aid, and enrollment*). Institutions may also choose to wait and notify awarded students of the actual ATC amount after certifying the submitted financial data or after receiving the payment of funds from OHE.

## **Award Adjustments**

Institutions are responsible for adjusting the submitted financial data for ATC recipients throughout the award year. Changes can be made to the Financial Data section through the online ATC School Portal. OHE will be notified of the change and reassess the updated financial data. If the change results in an adjustment to the award amount, communication will be sent to the institution and to the recipient.

<u>If an ATC recipient also received the STG award</u>, institutions must update the financial data for ATC first. OHE will then make the necessary updates to the STG calculation in MNAid. If the changes result in an adjustment to one or both programs, communication will be sent to the institution.

## Withdrawals or No Shows for Subsequent Terms

When an awarded student withdraws from or does not enroll for the subsequent term, the entered COA, SAI, and financial aid in the ATC School Portal does not need to be adjusted. To indicate that the student is <u>not</u> <u>enrolled</u>, update the enrollment level on the financial data form for the subsequent term to zero.

OHE will be notified of the change and adjust the annual ATC award amount accordingly.

# **Disbursement Process**

## **Payment Roster**

A Payment Roster will be emailed to institutions before and after the disbursement of funds for each term. Institutions must review and update the financial data form on the ATC School Portal for each recipient on the roster before the disbursement of the funds to the institution. This is to ensure that the award amount is accurate.

An updated roster will be sent to the institution if there are any changes to a recipient's financial data that affected the award amount. The final Payment Roster can be provided to the Business Office if an invoice is needed.

## **Disbursement of Funds**

Disbursements are made directly to the eligible postsecondary institution via Electronic Funds Transfer (EFT). Disbursements must be based on the recipient's enrollment and financial aid status as of the date of disbursement or the add/drop date as stated in the institutions' catalog whichever is later.

Prior to disbursement, institutions must review the accuracy of the financial data entered for each recipient and make the necessary updates. Institutions will certify each recipient by emailing OHE to request for disbursement.

Institutions <u>should not</u> certify a recipient for a payment period or term until the recipient has registered for classes during that payment period or term.

Institutions are liable for all program funds that are disbursed to a recipient:

- If the recipient fails to begin the enrollment period, or
- If there is an "official" drop in the recipient's credit level.

All related disbursement guidelines used for the State Grant program apply to ATC including determination of disbursement date, acceptable methods of disbursement, student authorization for EFT transactions, student account balance requirements and other applicable guidelines described in the 'Disbursement Process' section of the State Grant chapter in the Financial Aid Manual.

# **Institutional Refund Process**

If a recipient fails to enroll or meet a program eligibility requirement, the entire grant must be returned to OHE within 30 days of the receipt of funds at the institution or when the recipient's ineligibility is determined whichever is later.

Institutions are required to review and make the necessary updates to the submitted financial data throughout the award year for all recipients. If any changes to the financial data results in a refund, institutions will be notified via email and must return the refund to OHE within 30 days.

#### If a recipient fully withdraws:

- **Before** the disbursement of funds and **before** the end of the drop/add period, then the entire scholarship must be returned to OHE;
- After the disbursement of funds but **before** the end of the drop/add period, then the entire scholarship must be returned to OHE;
- After the disbursement of funds and after the end of the drop/add period, the OHE Refund Calculation Spreadsheet must be used to determine the refund amount to be returned.

Institutions must complete the online Refund Return Form provided by OHE and indicate for which student(s), the amount being returned, the payment term, and the reason for the refund. The pdf copy of the Refund Return Form can be downloaded and must be attached to the refund check that is sent to OHE.

The online Refund Return Form will need to be completed separately for each state financial aid program, but multiple students can be added to the form for the same aid program.

# **End of Year Closeout**

There is no formal close out process. It is recommended to review each ATC recipient at the end of each semesters to ensure the accuracy of the financial data provided through the ATC School Portal. If there are any changes to the financial data or enrollment level, adjustments must be made.

At the end of the academic year, a final reconciliation of the scholarship program should be performed. OHE will provide a Reconciliation Report to institutions at the end of the award year. If there are any significant changes to an ATC recipient's financial data that will affect the ATC award (*as in result in a refund based the calculated unmet financial need as described in the 'Award Calculation' section*), contact OHE.

Institutions must complete the online Refund Return Form for any end of the year refunds as instructed in the 'Institutional Refund Process'.

# **State Audit Requirements**

# **Records Available for Auditors**

State auditors will periodically visit each participating institution to perform an audit.

The institution also has the option of hiring an outside auditing firm to conduct its state audits in conjunction with its audits of federal aid programs. (See 'Audits' under the Common Definitions chapter of the Financial Aid Manual for further information.)

Each participating institution must establish a procedure by which an audit can be conducted by going to no more than three administrative offices within the institution. In most cases, these will be the financial aid office, the business office and the registrar's office, but that choice is made by the institution.

Each institution must maintain and make available to auditors individual student financial aid files for ATC recipients. Historical records and documentation must be kept on file for three years after the last day of the fiscal year or until all audit exceptions for the period are resolved.

# **Documentation of Student Eligibility**

The postsecondary institution must have documentation showing that the student met all eligibility requirements as described in the 'Student Eligibility' section in this chapter.

<u>Exception</u>: documentation of the student's identification as belonging to a racial or ethnic group underrepresented in the Minnesota teacher workforce is provided on the student form and maintained by OHE.

# **Appendices**

## Appendix A: SAI Guidance for MN State Financial Aid Programs

#### Impacted Programs

Minnesota Indian Scholarship (MISP), Student Teacher Grants (STG), Aspiring Teachers of Color Scholarship (ATC), Fostering Independence Grant (FIG)

These programs have a Financial Data screen or budget that is completed within MNAid, which distinguishes these programs from other State Financial Aid Program not listed.

#### Student Aid Index (SAI)

The FAFSA Simplification Act (Act) was enacted into law as part of the Consolidated Appropriations Act, 2021, and amended by the Consolidated Appropriations Act, 2022. The Act further amends the Higher Education Act of 1965, as amended (HEA), and impacts the Free Application for Federal Student Aid (FAFSA).

Included in the Act was a switch from the Expected Family Contribution (EFC) to the Student Aid Index (SAI) to determine need. This change eliminated the ability to prorate the federal needs analysis. From the 2024-2025 Federal Student Aid Handbook, Volume 3, Chapter 3:

#### No Alternate SAIs for Periods Other Than Nine Months

Prior to the 2024-2025 award year, the HEA allowed schools to use alternate expected family contributions (EFCs) when packaging aid for periods other than nine months. The FAFSA Simplification Act eliminated this provision. Beginning with the 2024-2025 award year, when packaging aid for any period that is not nine months, schools must use a student's calculated 9-month SAI in the formula to determine eligibility for need-based aid, as described above (that is, COA – SAI – OFA = need). As a result of this change, students who are enrolled for periods shorter than nine months will have less financial need than would have been the case in the past when using an alternate (smaller) EFC for such periods. See Volume 8 for more information on how this change may affect Direct Subsidized Loan eligibility for students receiving loans for periods of enrollment (loan periods) shorter than nine months.

#### **SAI Program Impact**

The impacted programs listed above require the SAI when calculating award amounts. All four programs are administered in MNAid and are calculated by term. Use the following guidance to report the SAI in MNAid:

- Zero SAI: A zero SAI will be entered as zero when requested.
- Negative SAI: A negative SAI will be entered as zero when requested. A negative SAI will not increase the
  amount of need-based aid a student can receive for the impacted programs in this guidance. A negative
  SAI also does not increase the amount of non-need-based aid a student can receive. A negative SAI will
  not increase the student's cost of attendance.

• Positive SAI: A positive SAI will be entered based the on the enrollment period length. A student enrolled and packaged for a 9-month period, will have more than one term of enrollment. To calculate state programs that require individual term awards that use the SAI in the calculation, the SAI will be divided by the number of terms in the 9-month enrollment period.

This is not a proration of the SAI, but evenly dividing the SAI by terms included in the enrollment period for administration of Minnesota State Financial Aid programs.

For students with an enrollment period of only one term, the campus aid administrator must enter the full SAI in MNAID; this is due to the elimination of the proration of federal needs analysis. This includes students enrolled in a summer term.

Examples: Assume a student with a SAI of 3000.

- 1. The student is packaged for the Fall and Spring semester. Enter a SAI of 1500 for Fall and a SAI of 1500 for Spring.
- 2. The student is packaged for Spring only. Enter a SAI of 3000 for Spring.
- 3. A student is packaged for Summer only. Enter a SAI of 3000 for Summer 2.

#### Withdrawals or No Shows for Subsequent Terms

When the awarded student withdraws between the fall and spring terms, the entered COA and SAI in MNAid does not need to be adjusted. Refer to each state aid program manual for further guidance on how to indicate that the awarded student is no longer enrolled in the subsequent term.

#### What about the SAI and other State Financial Aid Programs not listed above?

• Minnesota Postsecondary Child Care Grant

The Child Care Grant (CCG) program uses a look up table for the SAI and based on the SAI range, the award amount is determined. The CCG does not use a prorated SAI. The award amount is calculated on a per term basis. The SAI is used to calculate the maximum term award amount using an SAI start and SAI end range for enrollment levels. With the Child Care Grant calculator now built into MNAid, the needs analysis look-up will happen within the tables built into the calculator.

#### Minnesota State Grant/Minnesota Dream Act

The MN State Grant formula which is used in awarding both MN state Grant and MN Dream, uses an independent student's SAI and a dependent's parent contribution (PC) as part of the calculation. It is important to note that the MN State Grant formula does consider negative values for SAI and PC, resulting in larger MN State Grant awards for students with negative values, as opposed to Zero SAI. Neither the SAI or PC are prorated as part of the State Grant Formula.

# **Appendix B: Order of Aid Calculations for MN State Aid Programs**

Over the past several legislative sessions, the legislature has created multiple state "last dollar" financial aid programs. Last dollar financial aid programs are programs that account for, or take into consideration other financial aid when calculate the amount of aid a student is eligible for from the program.

In order to address the challenge of the existence of multiple state financial aid programs with a last dollar component, the Minnesota Revisor's Office suggested Order of Aid Calculation language. The suggested language was included in the Higher Education Omnibus Bill, HF4024, Ch.124 that passed in the 2024 legislative session.

#### What does the Order of Aid Calculation language mean?

The language that passed instructs state financial aid programs to be calculated in the order of their original enactment from oldest to most recent.

#### Order of Enactment for OHE State Financial Aid Programs

Program	Year Enacted	Does this Program Account for Other State Aid?
Minnesota Indian Scholarship Program	1959	Yes (remaining need from Cost of Attendance)
Minnesota State Grant	1971	No
Public Safety Officer's Survivor Grant	1973	No
Postsecondary Child Care Grant	1989	No
Student Teacher Grants in Shortage Areas	2016	Yes (remaining need from Cost of Attendance)
Grants for Students w/ Intellectual & Developmental Disabilities	2017	No
Underrepresented Student Teacher Grants	2021 (a)	Yes (remaining need from Cost of Attendance)
Aspiring Teachers of Color Scholarship	2021 (b)	Yes (remaining need from Cost of Attendance)
Fostering Independence Higher Education Grants	2021 (c)	Yes (remaining need from Cost of Attendance)
Get Ready Student Success Scholarship	2023	No
North Star Promise Scholarship	2023	Yes (last dollar from tuition and fees)

The language further instructs that when a student is:

- eligible for multiple state financial aid programs; and
- two or more of those programs calculate the award amount after accounting for other state aid,
- then the Commissioner of the Office of Higher Education can determine the order of calculating the state aid.

Unless the Office of Higher Education issues guidance that directs a particular order, the default will be the order of enactment from oldest to most recent.

Program	Year Enacted
Minnesota Indian Scholarship Program	1959
Student Teacher Grants in Shortage Areas	2016
Underrepresented Student Teacher Grants	2021 (a)
Aspiring Teachers of Color Scholarship	2021 (b)
Fostering Independence Higher Education Grants	2021 (c)
North Star Promise Scholarship	2023

#### OHE State Financial Aid Programs that Account for Other State Aid (Last Dollar or Remaining Need):

# Example 1: Student is eligible for Minnesota State Grant (SG) and Minnesota Indian Scholarship Program (MISP)

In this example, the student is eligible for aid under only one last dollar program, so there is nothing to be resolved. Minnesota State Grant is not a last dollar aid program, so both programs are awarded as they have been in previous award cycles.

# Example 2: Student is eligible for Minnesota State Grant (SG), Minnesota Indian Scholarship Program (MISP) and Fostering Independence Higher Education Grant (FIG)

In this example, the student is eligible for two last dollar programs, MISP and FIG. The order of enactment from oldest to most recent must be applied when determining state financial aid eligibility. The MISP award will be calculated and awarded first, since MISP was enacted before FIG. The MISP award will be calculated accounting for the SG award, but without accounting for the amount of the FIG award. Then, the FIG award will be calculated. The FIG award calculation will account for the amount of both the SG and MISP awards.

# Example 3: Student is eligible for Minnesota State Grant (SG), Fostering Independence Higher Education Grant (FIG), and North Star Promise (NSP).

In this example, the student is eligible for two last dollar programs, FIG and NSP. The order of enactment from oldest to most recent must be applied when determining state financial aid eligibility. The FIG award will be calculated and awarded first, since FIG was enacted before NSP. The FIG award will be calculated accounting for the Minnesota State Grant, but without accounting for the amount of the NSP award. When it comes to calculating the NSP award, the student will not be eligible because the FIG program will award up to the Cost of Attendance, so there will not be any remaining tuition and fees to be covered by NSP. While not eligible for NSP, FIG recipients could receive a North Star Promise Plus award if they also receive the Education Training Voucher and/or Extended Foster Care benefits.

# Example 4: Student is eligible for Minnesota State Grant (SG), Underrepresented Student Teacher Grant (USTG), and Aspiring Teachers of Color Scholarship (ATC).

In this example, the student is eligible for two last dollar programs, USTG and ATC. The order of enactment from oldest to most recent must be applied when determining state financial aid eligibility. The USTG award will be calculated and awarded first, since OHE has determined that USTG was enacted before ATC. The USTG award will be calculated accounting for the Minnesota State Grant, but without accounting for the amount of the ATC award. The ATC award calculation will consider the amount of both the SG and USTG awards.

#### Example 5: Student is awarded NSP. Student later applies for MISP.

In this example, the student is eligible for two last dollar programs, NSP and MISP. The order of enactment from oldest to most recent must be applied when determining state financial aid eligibility. Although the NSP award was originally calculated first by the school, the MISP award now must be calculated and awarded prior to NSP. This is due to the order of enactment language; MISP was enacted before NSP. The MISP award must be calculated without accounting for NSP. Then, once the MISP award is determined, the school would recalculate the NSP award, accounting for the MISP award.

#### Example 6: Student is eligible for the Fostering Independence Grant (FIG) and the North Star Promise (NSP).

In this example, the student has a SAI close to the student's cost of attendance or is higher than the student's cost of attendance and has an Adjusted Gross Income (AGI) under \$80,000. FIG is a need-based program that includes SAI in the calculation of awards. If the FIG award is not enough to cover tuition and fees, NSP will pay any remaining balance.

#### Things to Consider

- When awarding Postsecondary Child Care Grant, the Cost of Attendance may be increased to account for the amount of the childcare expense.
- When awarding Grants for Students with Intellectual and Developmental Disabilities, the Cost of Attendance may be increased to account for expenses related to the student's disability.