



# Budget Briefing: Higher Education

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# Briefing Topics

- Funding Sources
- Appropriations Areas
- Major Budget Topics
  - Public University Data
  - Continuing Challenges for Higher Education Budget

# Higher Education Budget

- **Article VIII of the State Constitution addresses public universities:**
  - **Section 4** requires legislature to appropriate funds to maintain Michigan's 15 public universities
  - **Section 5** provides for elected boards of control for the University of Michigan, Michigan State, and Wayne State
  - **Section 6** provides for appointed boards of control for remaining universities
  - **Sections 5 and 6** grant each university board “the control and direction of all expenditures from the institution’s funds”
- **Annual Higher Education budget:**
  - Provides operational funds to the 15 public universities
  - Funds various financial aid programs
  - Supports several other university-related costs
  - Since FY 2011-12, has been enacted into compiled law as amendments to the School Aid Act

# Key Budget Terms

**Fiscal Year:** The state's fiscal year (FY) runs from October to September. FY 2024-25 is October 1, 2024 through September 30, 2025.

**Appropriation:** Authority to expend funds. An appropriation is not a mandate to spend. Constitutionally, state funds cannot be expended without an appropriation by the legislature.

**Line Item:** Specific appropriation amount that establishes spending authorization for a particular program or function in a budget bill.

**Boilerplate:** Specific language sections in a budget bill that direct, limit, or restrict line item expenditures, express legislative intent, and/or require reports.

**Lapses:** Appropriated amounts that are unspent or unobligated at the end of a fiscal year. Appropriations are automatically terminated at the end of a fiscal year unless designated as a multi-year work project under a statutory process. Lapsed funds are available for expenditure in the subsequent fiscal year.

Note: Unless otherwise indicated, historical budget figures in this presentation have not been adjusted for inflation.

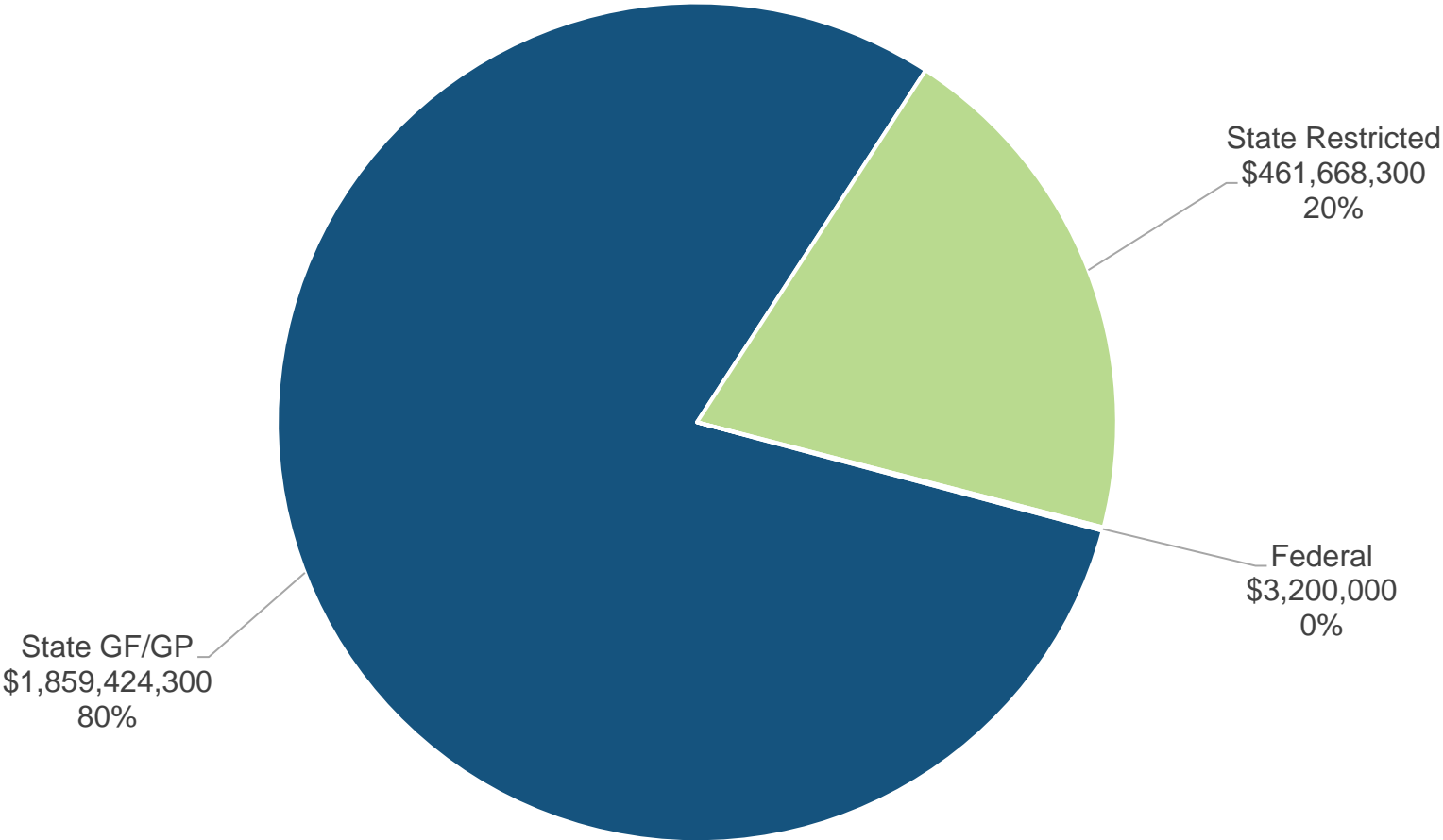
# Funding Sources

# FY 2024-25 Higher Education Budget

Fund Source	Funding	Description
Gross Appropriations	\$2,324,292,600	Total spending authority from all revenue sources
Interdepartmental Grants (IDG) Revenue	0	Funds received by one state department from another state department, usually for services provided
Adjusted Gross Appropriations	\$2,324,292,600	Gross appropriations excluding IDGs; avoids double counting when adding appropriation amounts across budget areas
Federal Revenue	3,200,000	Federal grant or matching revenue; generally dedicated to specific programs or purposes
Local Revenue	0	Revenue received from local units of government for state services
Private Revenue	0	Revenue from individuals and private entities, including payments for services, grants, and other contributions
State Restricted Revenue	461,668,300	State revenue restricted by the State Constitution, state statute, or outside restriction that is available only for specified purposes; includes most fee revenue
State General Fund/General Purpose (GF/GP) Revenue	\$1,859,424,300	Unrestricted revenue from taxes and other sources available to fund basic state programs and other purposes determined by the legislature

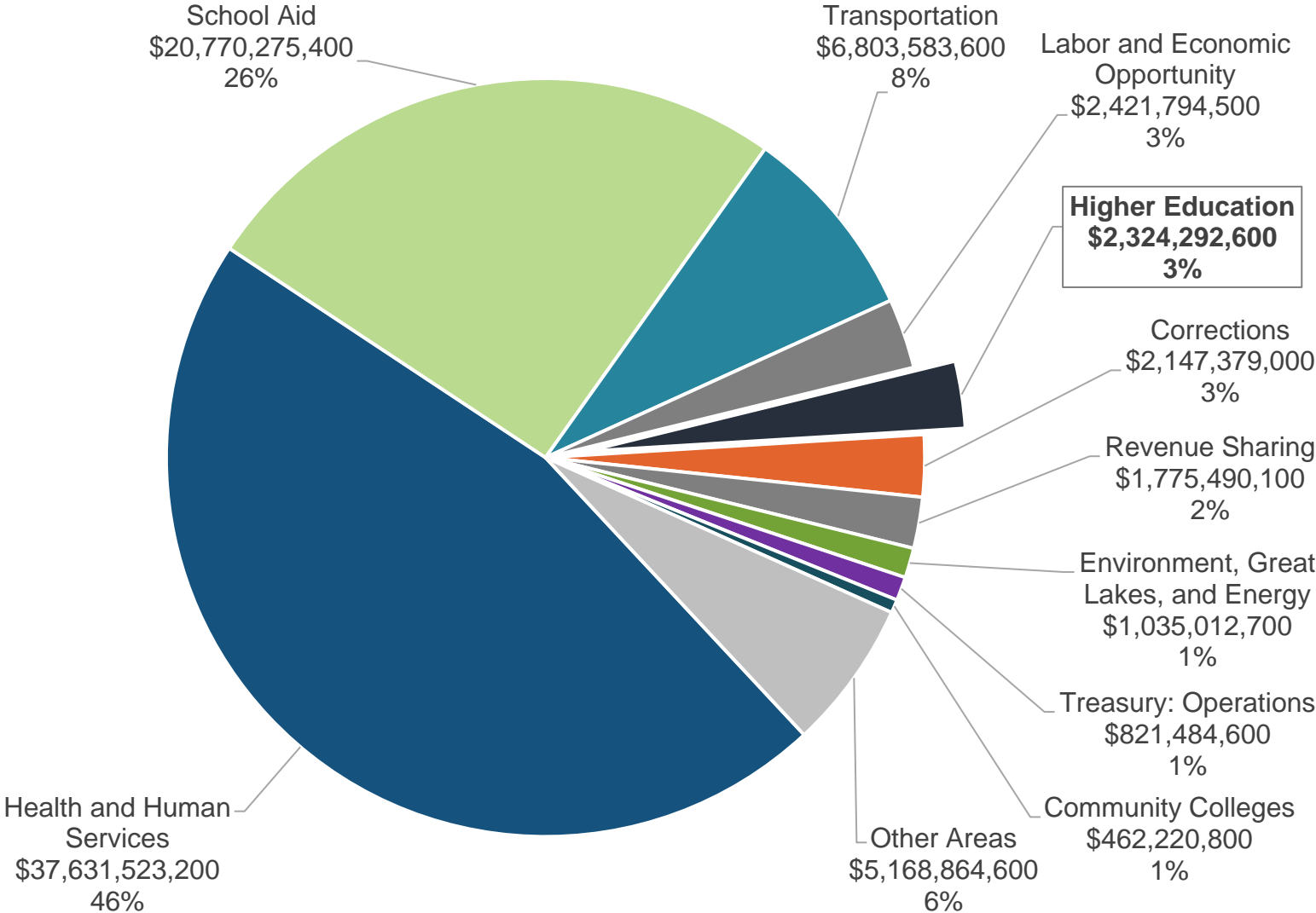
# FY 2024-25 Fund Sources

Four-fifths of the **\$2.3 billion** Higher Education budget is funded with state General Fund/General Purpose money. All of the **\$461.7 million** in restricted funding is School Aid Fund appropriations.



# Higher Ed Share of Total State Budget

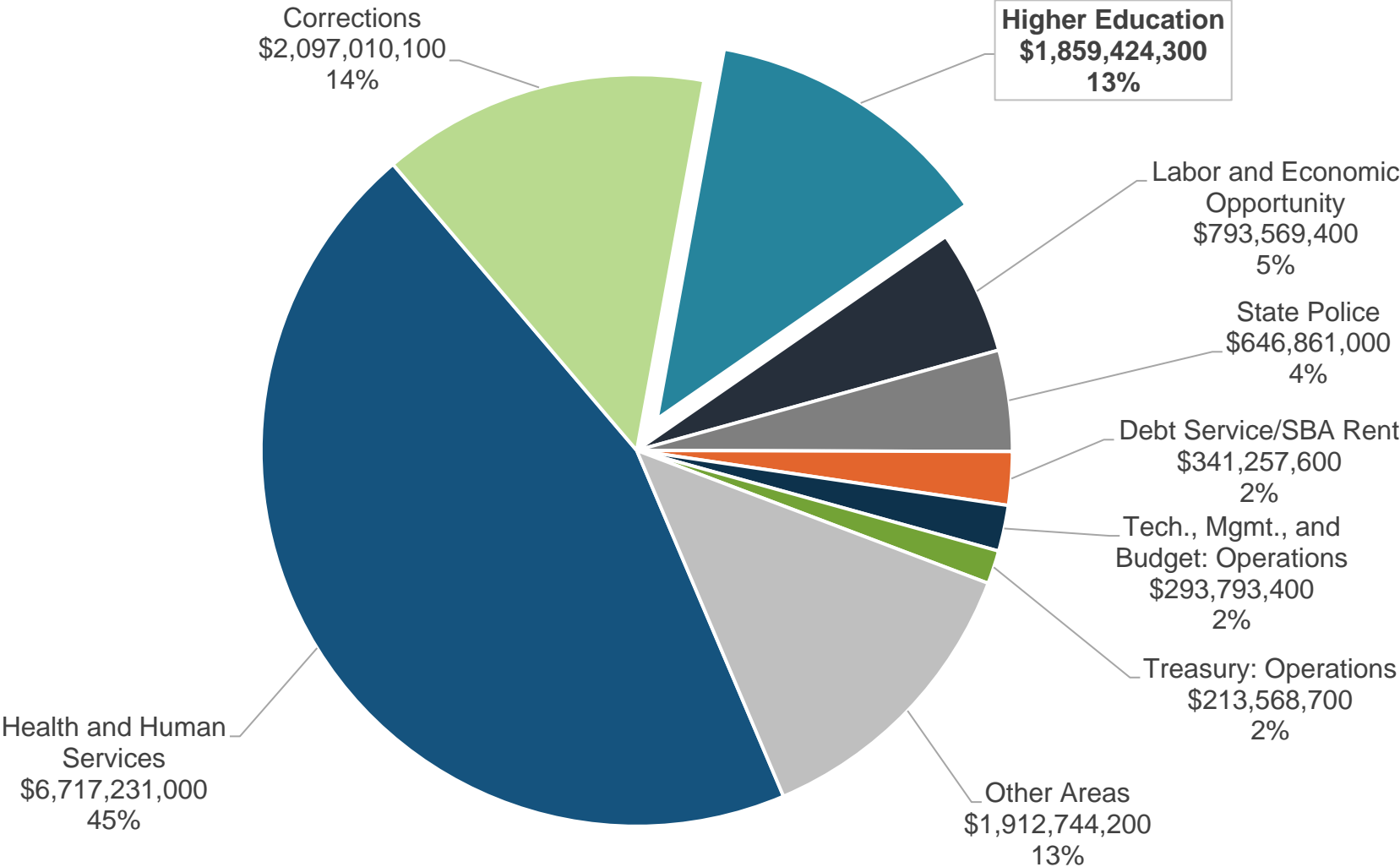
The Higher Education budget represents about **3%** of the **\$81.4 billion** state budget (adjusted gross) for FY 2024-25.





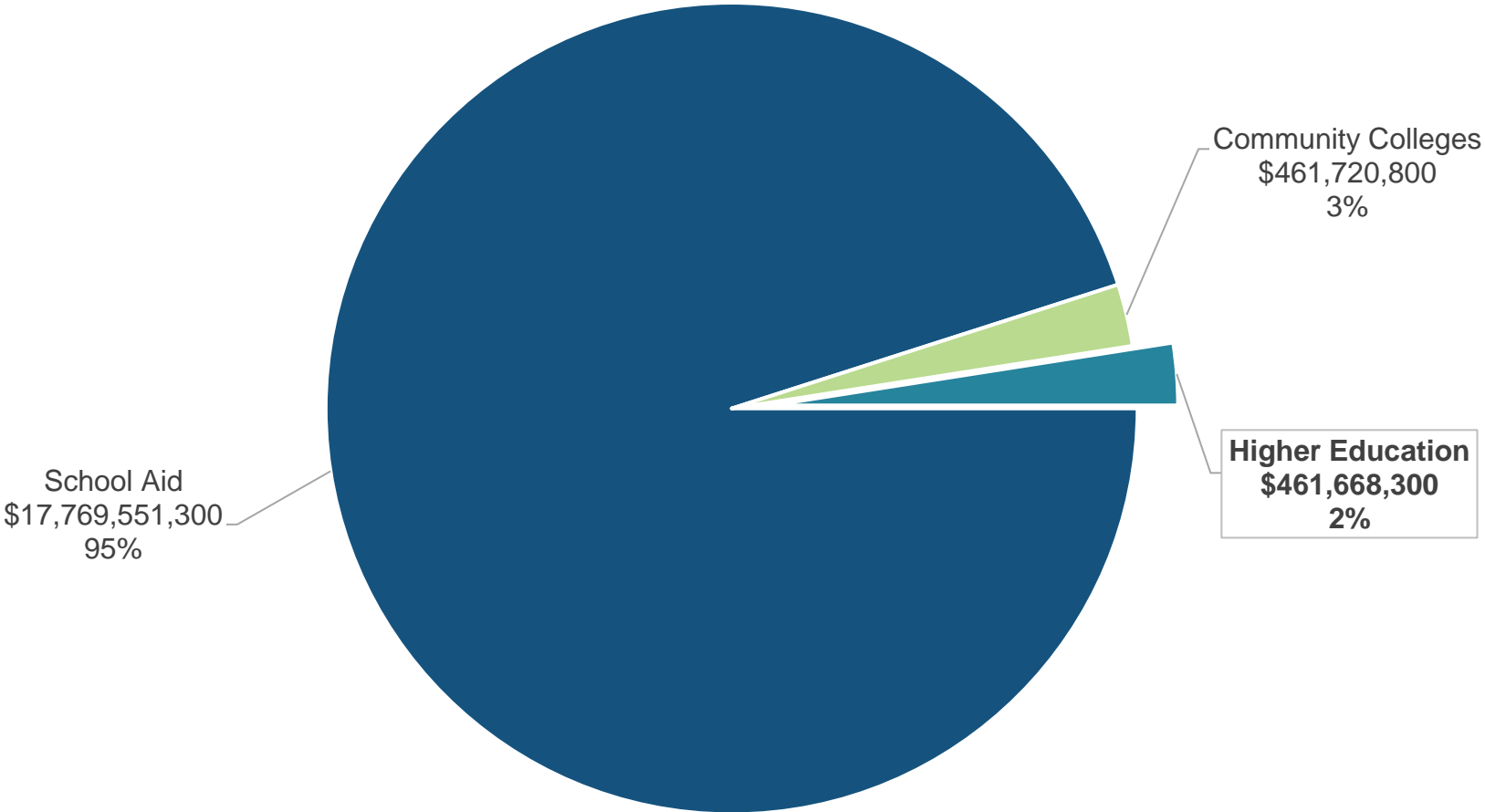
# Higher Ed Share of Total GF/GP Budget

While only 3% of the total state budget, the Higher Education budget represents about 13% of the state's \$14.9 billion GF/GP budget for FY 2024-25.



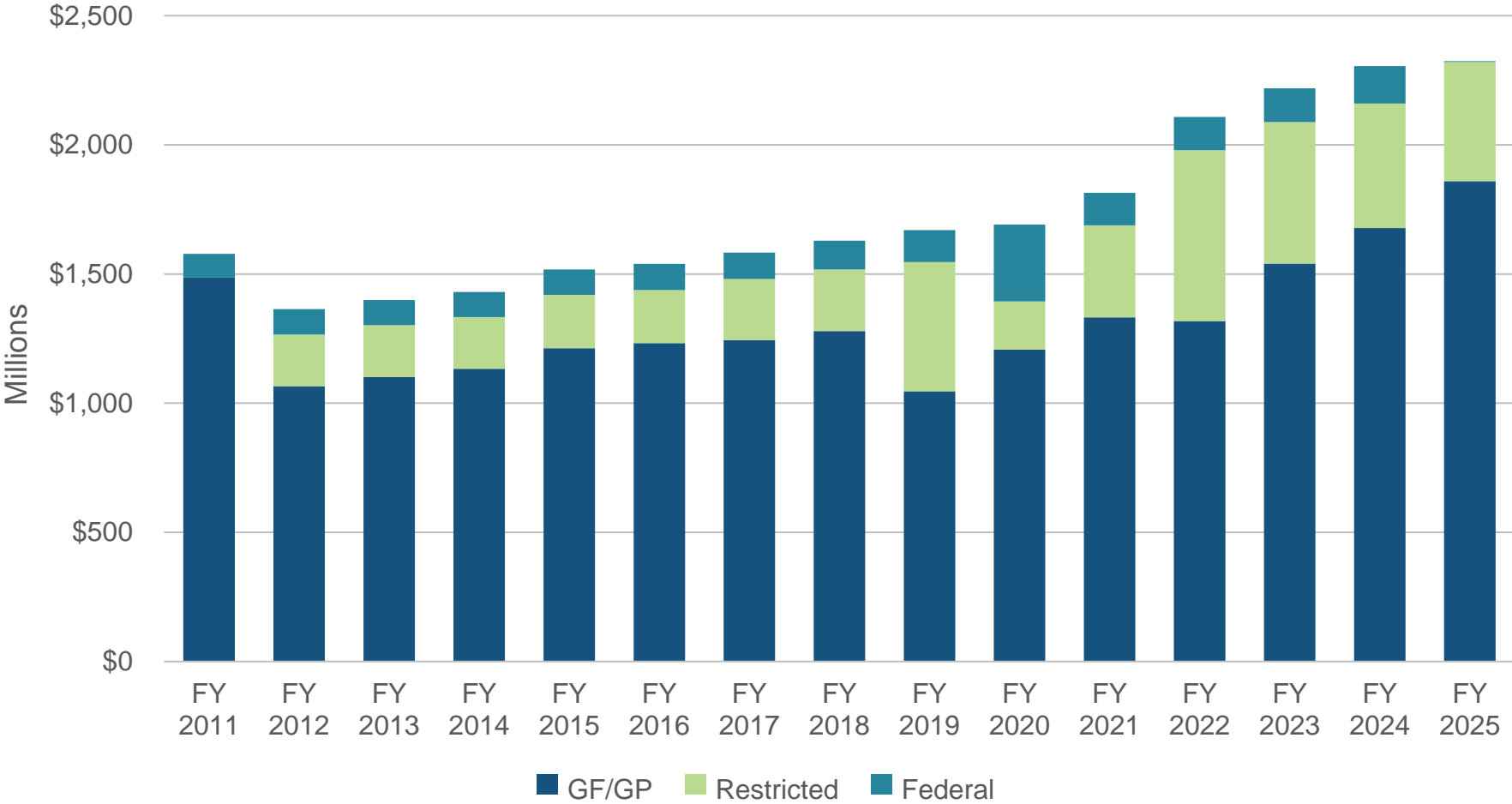
# FY 2024-25 School Aid Fund Appropriations

The Higher Education budget receives **2%** of the **\$18.7 billion** in FY 2024-25 School Aid Fund appropriations.



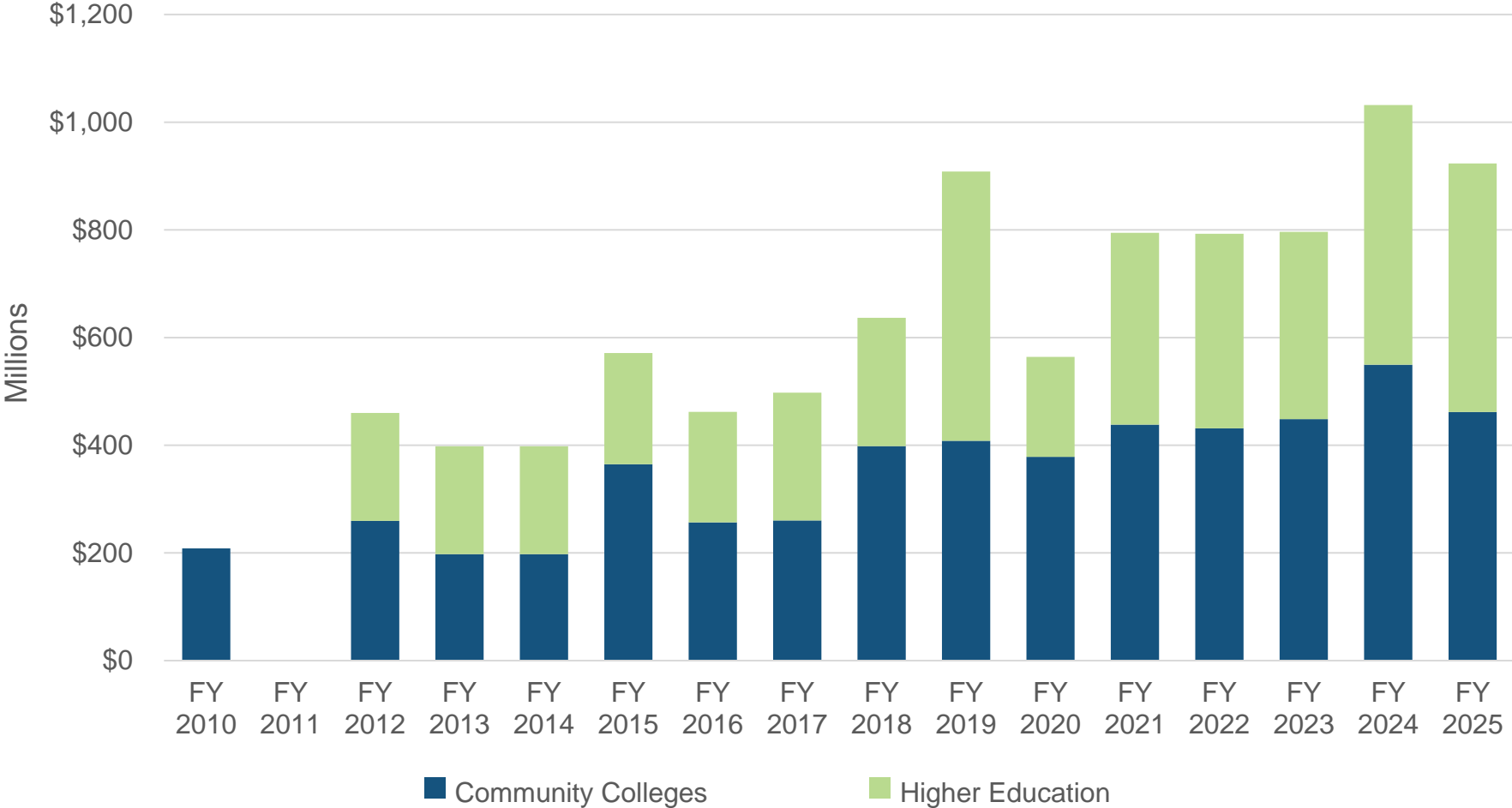
# Higher Education Funding History

FY 2024-25 Higher Education appropriations are 70% above their 15-year low in FY 2011-12 and have resulted in a new 15-year peak of \$2.3 billion. In FY 2024-25, federal TANF funds, used to support financial aid programs since FY 2007-08, were replaced by GF/GP.



# Community Colleges and Higher Education School Aid Fund History

While Community Colleges and Higher Education have always been allowable uses for SAF, the use of SAF as a fund source did not start until FY 2009-10. SAF appropriations in FY 2024-25 decreased from a historic high, with a total of **\$923.4 million** appropriated for both budgets.



# Appropriation Areas

# Higher Education Appropriation Areas

The Higher Education budget funds:

- **Operational grants** for the state's 15 public universities, consisting of separate appropriations for baseline funding (established from prior-year totals), FY 2024-25 ongoing and one-time operations funding increases, and North American Indian Tuition Waiver costs.
- **AgBioResearch and Extension** programs at Michigan State University.
- **Financial aid programs** for students attending public or private colleges or universities in Michigan, including the relatively new Michigan Achievement Scholarship for 2-year and 4-year institutions.
- Partial costs of university participation in **MPSERS**, the Michigan Public School Employees' Retirement System. This includes an offset to reimburse universities' normal cost to maintain the assumed rate of return at 6.0%.

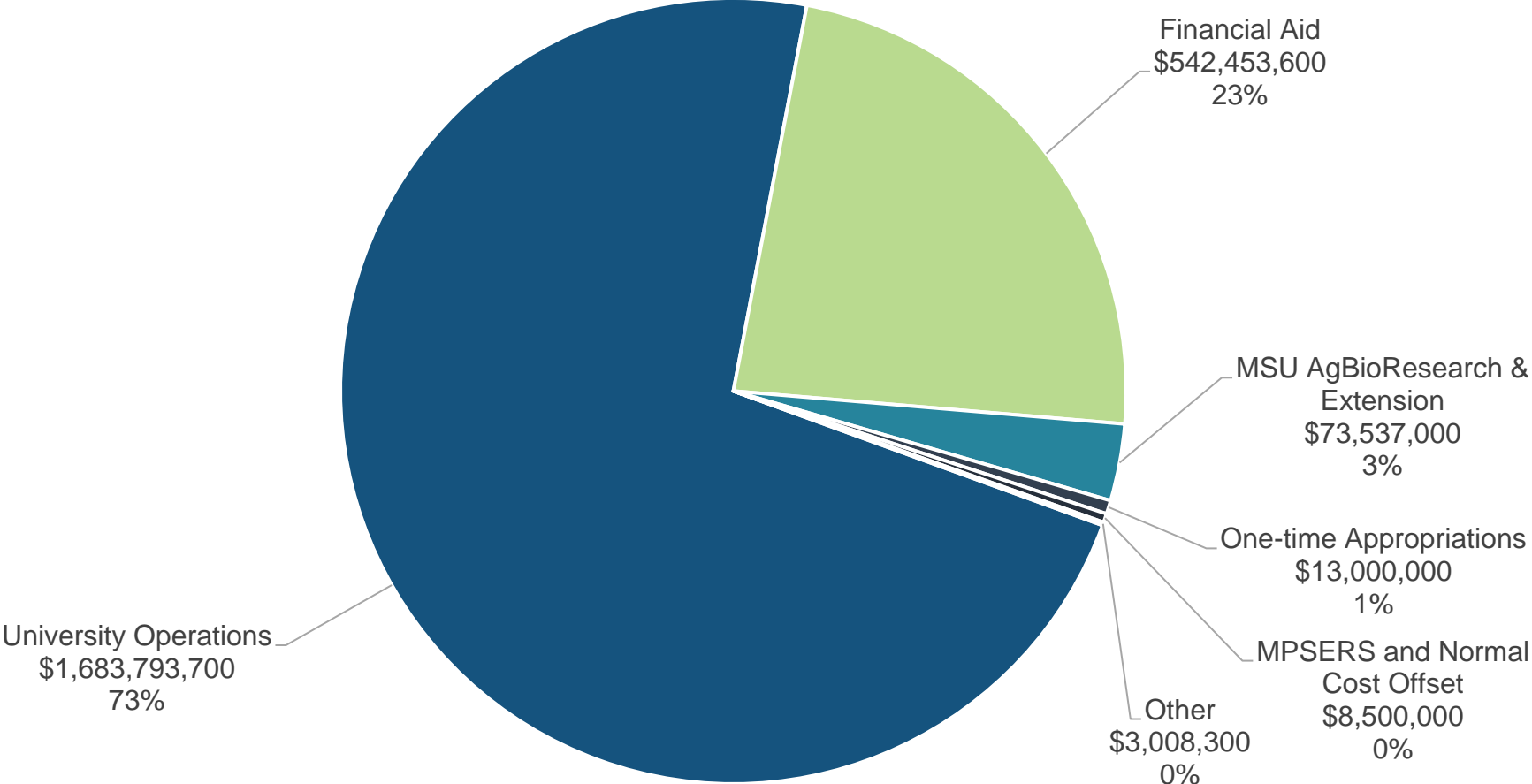
# Higher Education Appropriation Areas

The Higher Education budget funds:

- **One-time appropriations** including: MPSERS one-time UAAL payment, Michigan Transfer Pathways, Free Application for Federal Student Aid (FAFSA) Completion Incentive, Western Michigan University's Project Clean MI, a campus safety grant to the City of Kalamazoo, and an education performance study.
- Other various smaller items related to higher education, such as the King-Chavez-Parks program and the state's higher education database (HEIDI).

# FY 2024-25 Gross Appropriations

Nearly three-fourths of the \$2.3 billion Higher Education budget supports operations grants to all 15 public universities.





# Major Budget Topics

# Michigan's Public Universities

University	Abbreviation	Founded
Central Michigan University	CMU	1892
Eastern Michigan University	EMU	1849
Ferris State University	FSU	1884
Grand Valley State University	GVSU	1960
Lake Superior State University	LSSU	1946
Michigan State University	MSU	1855
Michigan Technological University	MTU	1885
Northern Michigan University	NMU	1899
Oakland University	OU	1957
Saginaw Valley State University	SVSU	1963
University of Michigan – Ann Arbor	UMAA	1817
University of Michigan – Dearborn	UMD	1959
University of Michigan – Flint	UMF	1956
Wayne State University	WSU	1868
Western Michigan University	WMU	1903

# University Operations Funding

The Constitution does not specify how funding is to be distributed among universities.

The legislature annually appropriates funds for individual universities, a process that in recent years has included a variety of means, from a performance formula to across-the-board increases, to allocate the total increase (or decrease) in state appropriations for university operations.

Historically, any increased funding for universities is specified in annual budget act language.

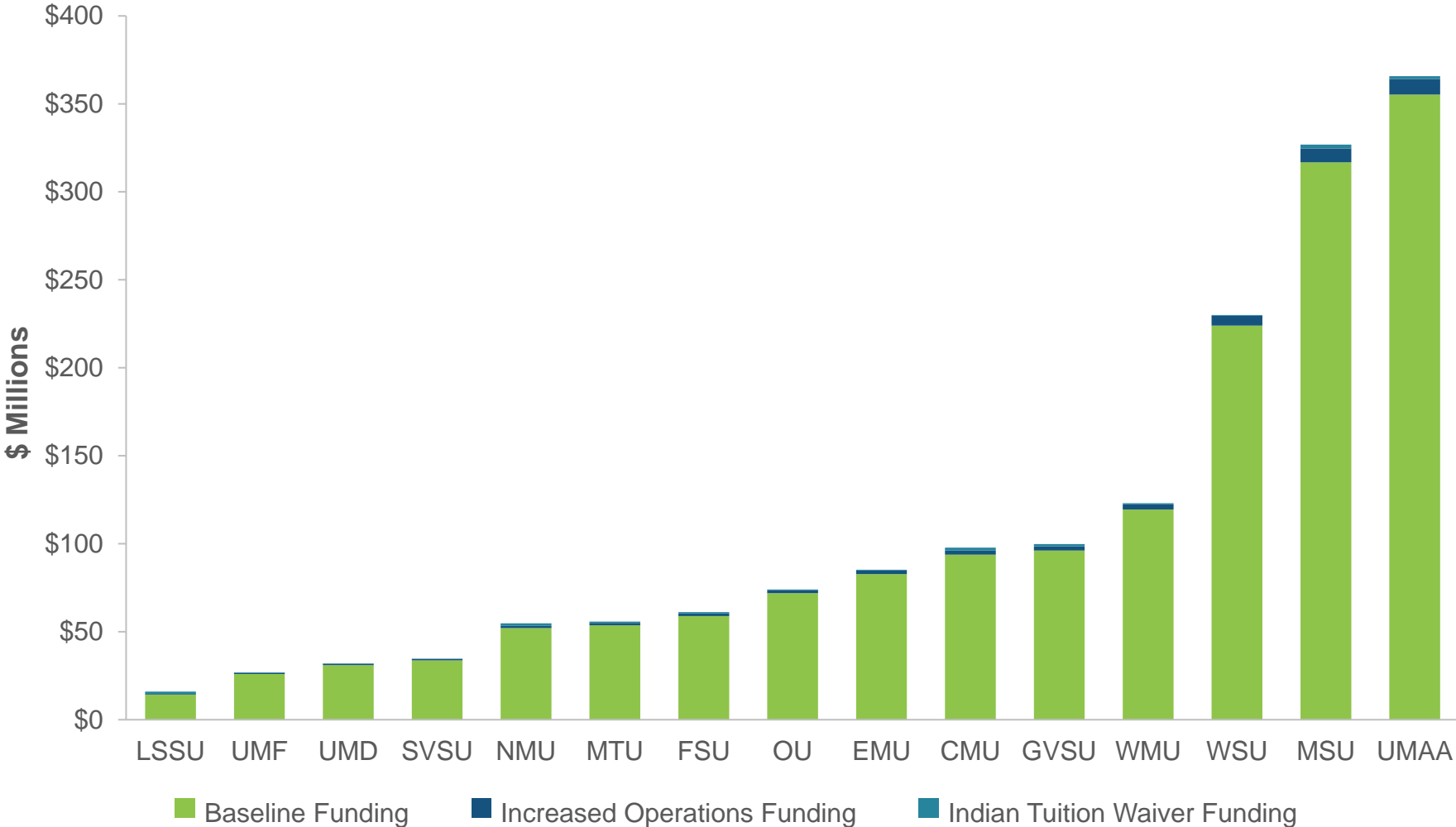
Each university's operations funding generally consists of three parts:

- Baseline funding - the total amount appropriated in the prior year
- Increased operations funding - new appropriations determined through some measure such as a formula.
- North American Indian Tuition Waiver costs - funding provided to universities to cover waived tuition costs for eligible students

The **FY 2024-25 budget** appropriates increased ongoing and one-time operations funding using an across-the-board increase, with universities getting a **1.5% ongoing** and a **1.0% one-time increase**.

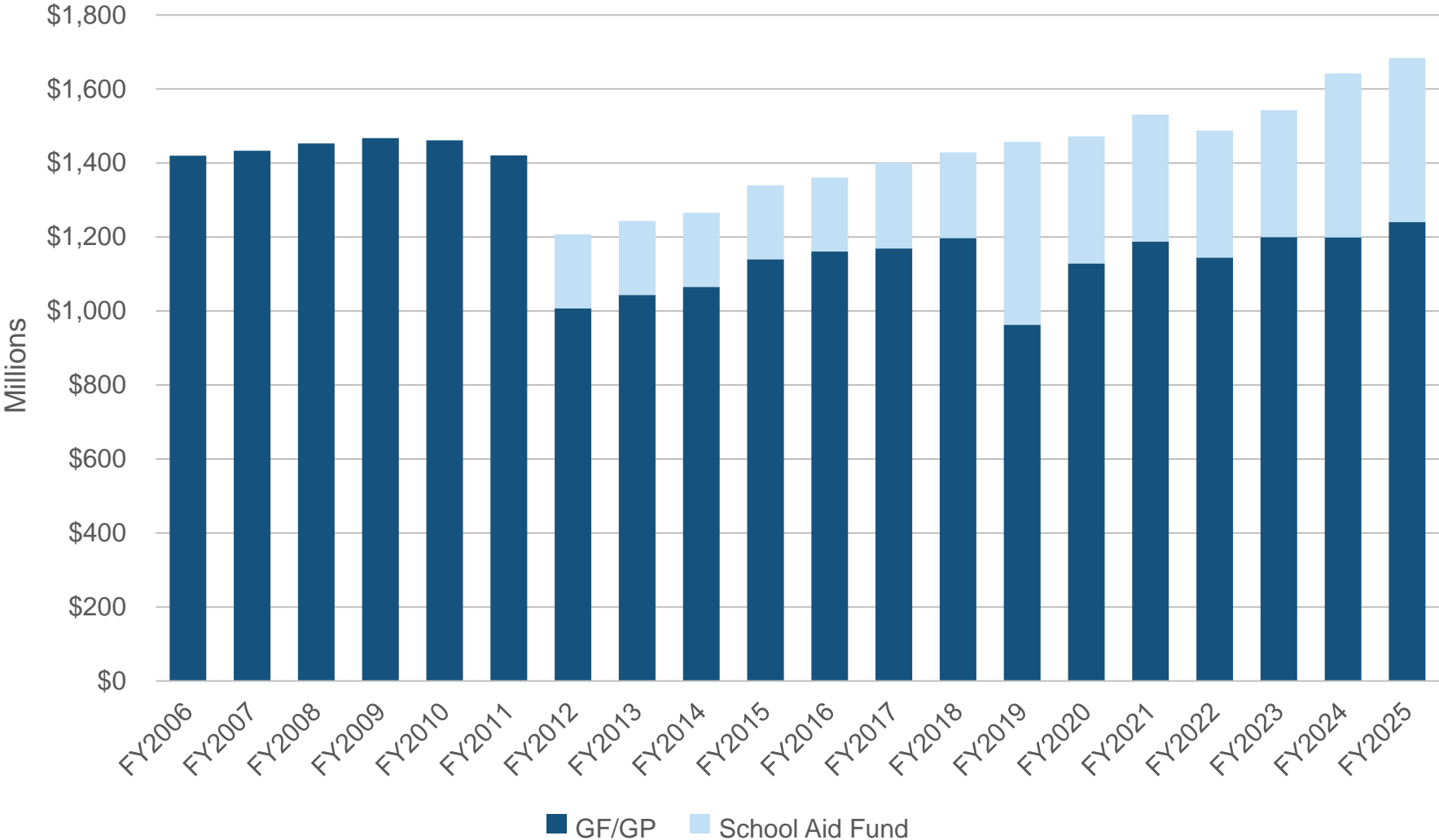
# FY 2024-25 University Operations Grants

Funding for university operations varies widely, ranging from \$16.0 million for LSSU to \$365.7 million for UMAA. Ongoing (1.5%) and one-time (1.0%) operations increases were implemented for FY 2024-25. Indian Tuition Waiver funding ranges from \$198,500 at SVSU to \$2.1 million for MSU. Total operations funding is **\$1.7 billion**.



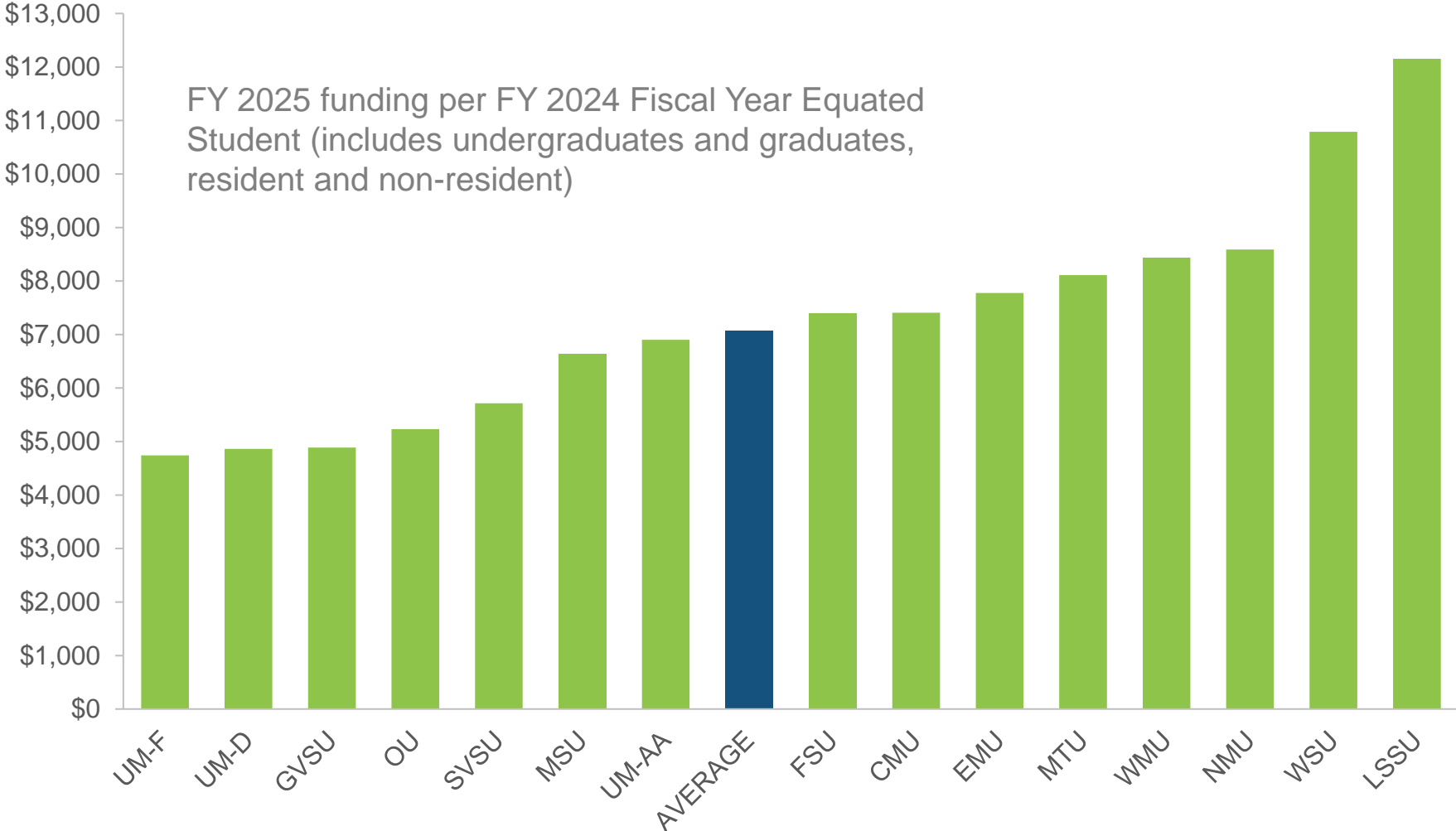
# University Operations Grants History

State support for public universities operations has increased by **\$476.5 million (39%)** since FY 2011-12 and hit a new nominal 20-year high of **\$1.68 billion** in FY 2024-25. SAF funding has remained steady for the past two fiscal years.



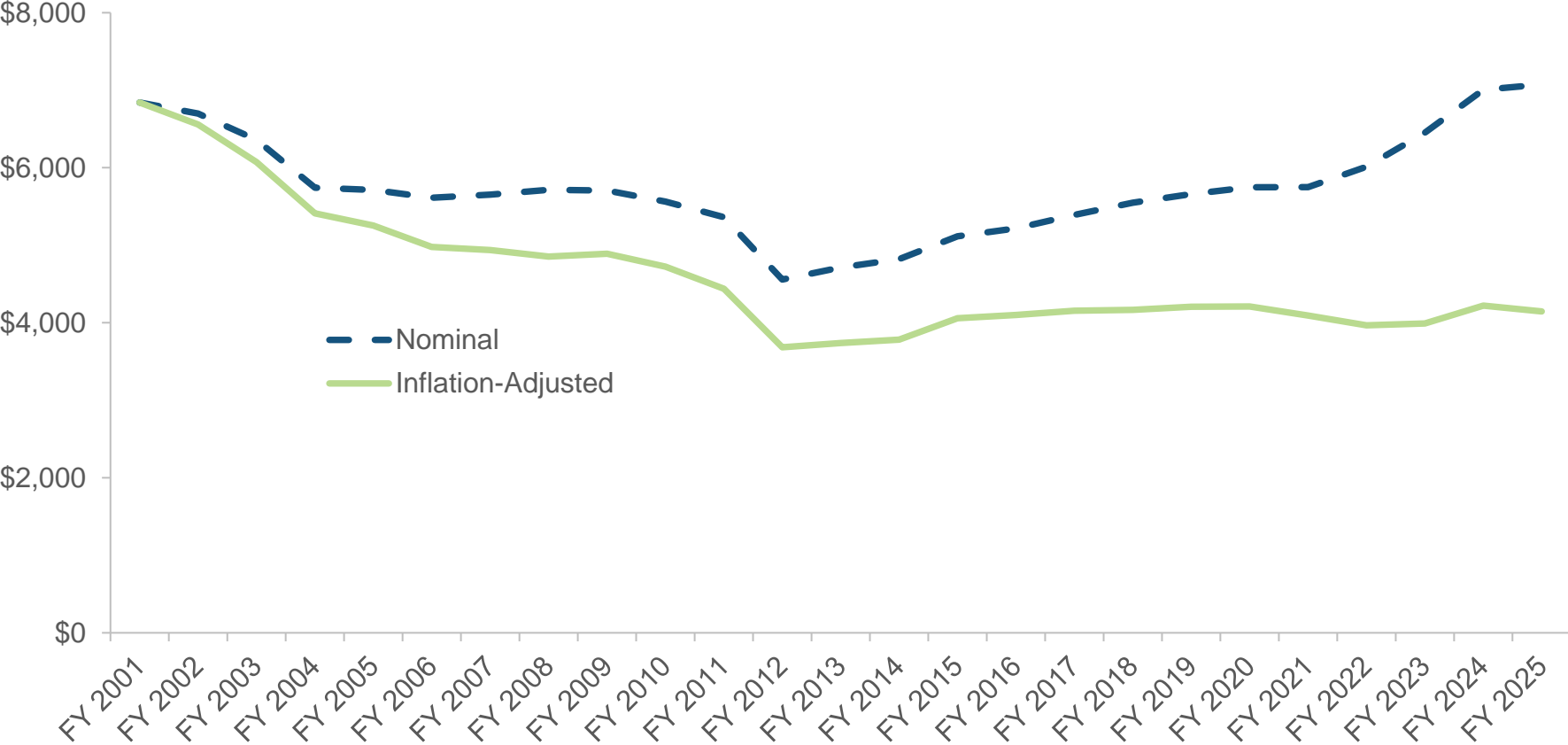
# University Operations Grants per Fiscal Year Equated Student (FYES)

To account for varying enrollments, funding for university operations often is compared on a per-student basis. The full-time equivalency (or Fiscal Year Equated Student) measurement for each student level is calculated by dividing the total credit hours in a given year by the number of credits considered to be full-time (30 for undergraduates).



# Historical University Appropriations per Fiscal Year Equated Student (FYES)

Using the most recently available FYES data, total FY 2024-25 appropriations per FYES of **\$7,073** are about **3%** higher than FY 2000-01's previous high of **\$6,841** per FYES. Appropriations per FYES are about **39%** lower on an inflation-adjusted basis.



FY 2023-24 appropriations per FYES calculated using FY 2022-23 FYES.

# Operations Increase Funding Conditions

The FY 2024-25 budget appropriated an across-the-board operations increase of 1.5% ongoing and 1.0% one-time.

Receipt of the operations increase is conditioned on compliance with all of the following:

- Restraining resident undergraduate tuition and mandatory fee increases to **4.5%** or **\$703** (whichever is greater) over the prior year
- Certifying that the university participates in reverse transfer agreements with at least three Michigan community colleges
- Certifying that the university does not use certain criteria when counting credits taken outside the university (such as dual enrollment credits, location of course, online or hybrid courses or student composition of the course)
- Actively participating in the Michigan Transfer Network
- Certify to following the Institutional Best Practice on transfers and at least one additional Institutional Best Practice



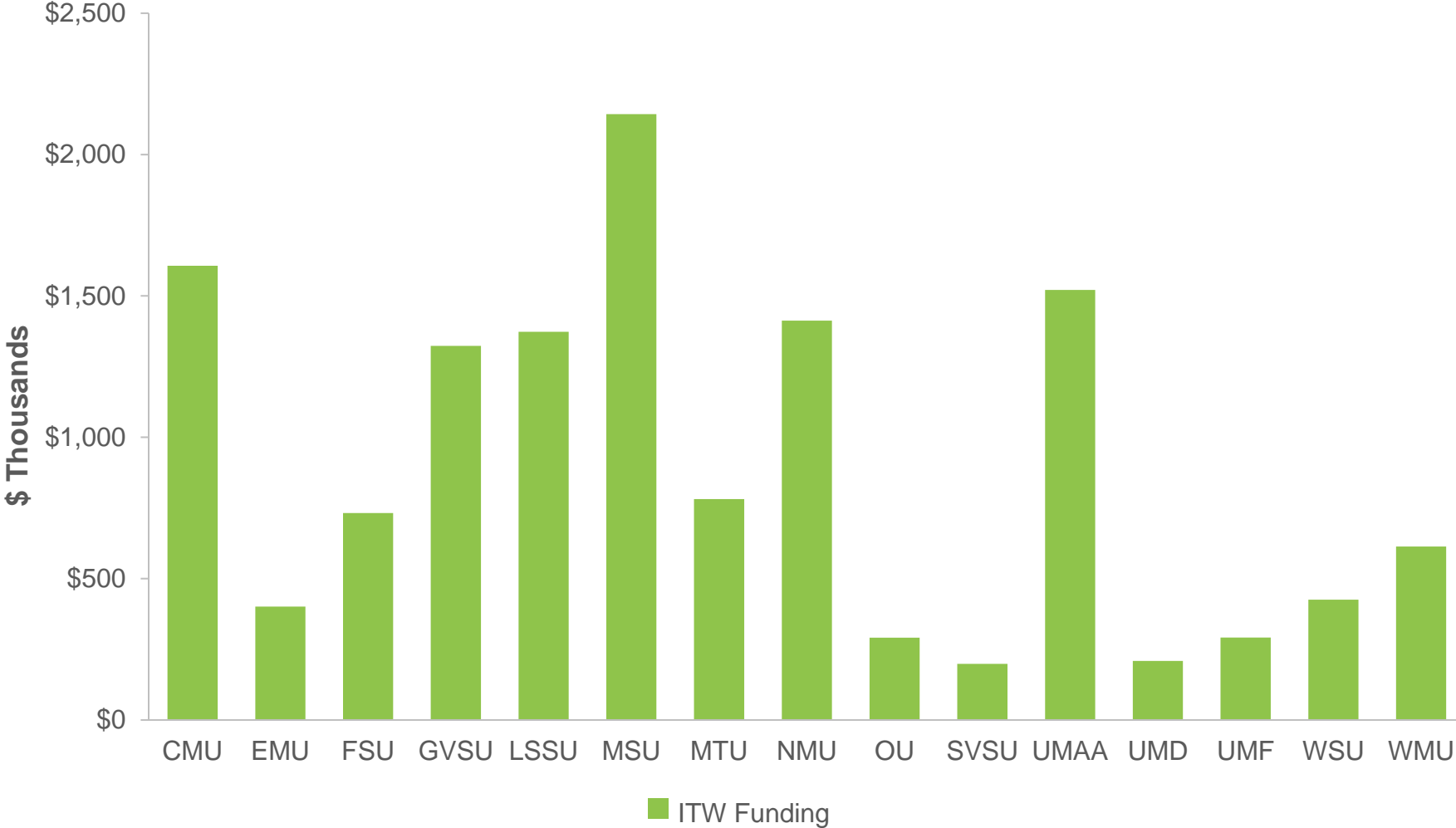
# Tuition Restraint Policies

Budget-based efforts to curb tuition increases have taken several forms since FY 2011-12. Under the budget act, performance funding forfeited by noncompliant universities is distributed to the other schools.

	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25
<b>Limit on resident undergraduate tuition/fee increases</b>	4.4% or \$587	4.2% or \$586	4.2% or \$590	5.0% or \$722	4.5% or \$676	4.5% or \$703
<b>Operations funding increase/(decrease) from prior year</b>	0.5%	0.0%	1.0%	3.7%	6.4%	2.5%
<b>Funding amount contingent on tuition restraint</b>	\$7.9 million performance funding; funding for next 3 FYs; new state-funded capital outlay approvals for next 3 FYs	Funding for next 3 FYs; new state-funded capital outlay approvals for next 3 FYs	\$14.6 million one-time supplemental; funding for next 3 FYs; new state-funded capital outlay approvals for next 3 FYs	\$52.3 million ongoing and \$17.7 million FYES floor funding; new state-funded capital outlay approvals for next 3 FYs	\$77.6 million ongoing and \$21.4 million FYES floor funding	\$24.4 million ongoing and \$16.3 million one-time
<b>Average unweighted tuition/fee increase</b>	3.2%	1.9%	2.9%	3.9%	3.9%	4.2%
<b>Noncompliant universities</b>	None	None	None	None	None	None

# North American Indian Tuition Waiver (ITW)

FY 2024-25 ITW appropriations were adjusted to match reported waiver costs for FY 2022-23. A separate ITW funding category is delineated in each university's appropriation line item. CMU, LSSU, and NMU contain pass-through payments to three tribal colleges, Saginaw Chippewa, Bay Mills, and Keweenaw Bay Ojibwa.



# MSU AgBioResearch and Extension

A total of **\$73.5 million** GF/GP is appropriated to Michigan State University to operate two statewide programs, AgBioResearch and Extension.

- **MSU AgBioResearch: \$39.5 million**

- Agriculture research program conducted in on-campus laboratories and at 13 research centers across the state

- **MSU Extension: \$34.0 million**

- Program jointly funded with counties to extend MSU's public service mission across the state in various program areas:
  - Agriculture
  - Business and Community
  - Family
  - Food and Health
  - Lawn and Garden
  - Natural Resources
  - 4-H and Youth

MSU receives additional funding for these programs from federal, private, and local sources

# Grants and Financial Aid

## Total Appropriation: \$542.5 million

### Michigan Achievement Scholarships (\$330.0 million)

- Awards to post-2023 HS graduates with financial need at independent colleges and public universities (up to \$5,500). Students attending community colleges or tribal schools receive Community College Guarantee: last dollar scholarship covering up to in-district tuition and fees, Pell-eligible community college students receive \$1,000 additional award

### Tuition Incentive Program (\$93.8 million)

- Associate degree tuition for Medicaid-eligible students completing high school, and tuition assistance of up to \$2,000 for participants continuing toward a baccalaureate

### Michigan Reconnect (\$52.0 million)

- Last dollar scholarships awarded to students aged 25 or older (temporarily expanded to include 21–24 year-olds) to complete an associate degree or skills-based certificate

### Tuition Grant Program (\$41.5 million)

- Need-based awards to students attending independent colleges. FY 2024-25 awards of \$3,000, with total awards at individual universities capped at \$5.0 million each. Legislative intent to phase out awards for new students due to Michigan Achievement Scholarship

### State Competitive Scholarships (\$19.9 million)

- Awards to students with qualifying SAT score and financial need; \$1,500 award in FY 2024-25. Legislative intent to phase out awards due to Michigan Achievement Scholarship

# Grants and Financial Aid Continued

## **MI GEAR UP (\$3.2 million)**

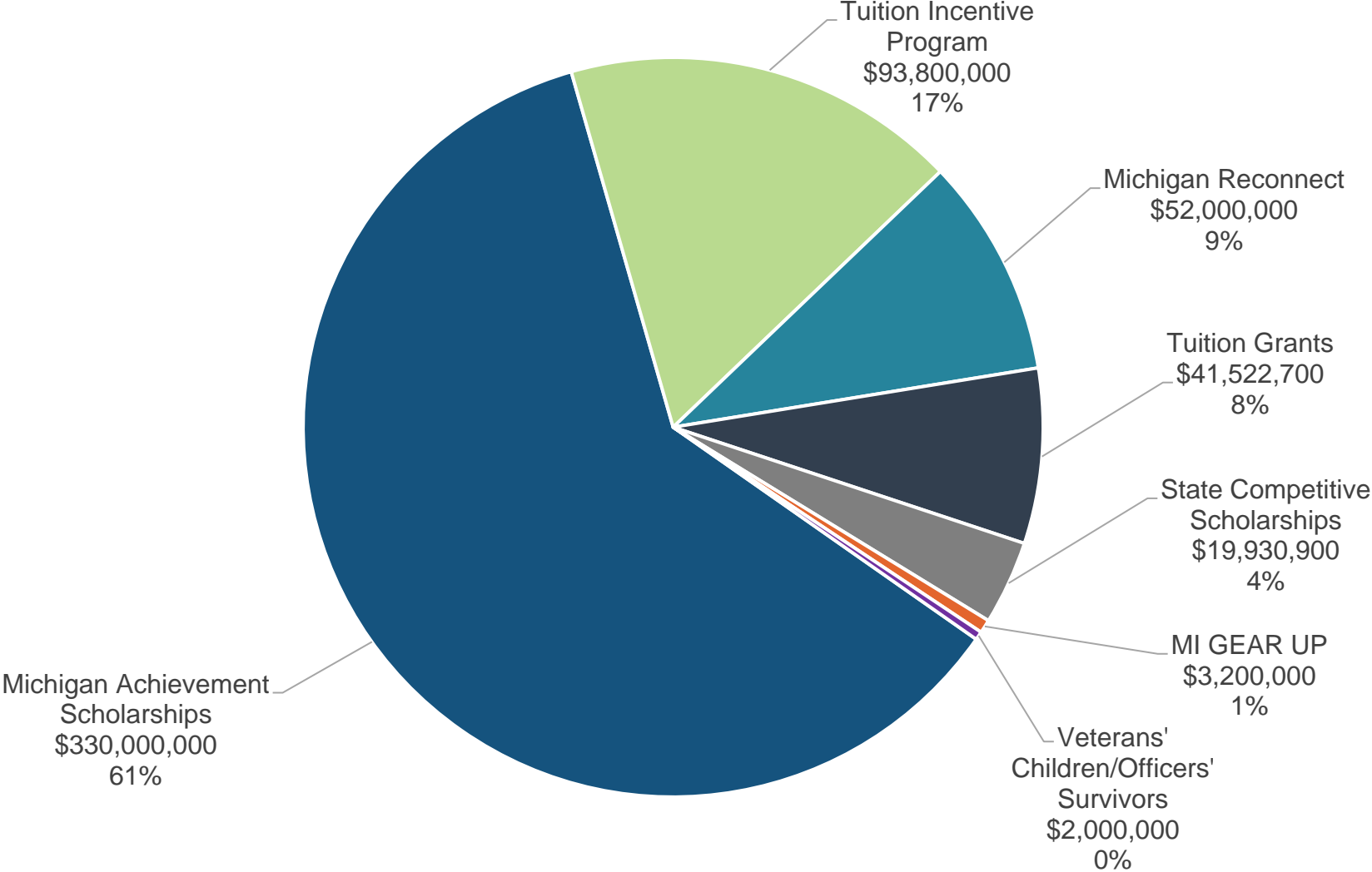
- Federally funded awards targeted to students in urban school districts who have been nominated and completed the MI GEAR UP program. Awards are for up to \$2,000 for two years with a \$4,000 lifetime maximum

## **Children of Veterans and Officer's Survivor Tuition Grant Programs (\$2.0 million)**

- Grants to children of deceased or disabled veterans and children of police officers and firefighters killed in the line of duty. Veteran tuition grant awards are up to \$2,800 for four years, police officers and firefighters are a last dollar waived tuition grant

# FY 2024-25 Financial Aid Appropriations

Three-fifths of the **\$542.5 million** appropriated for grants and financial aid goes to the new Michigan Achievement Scholarship program.



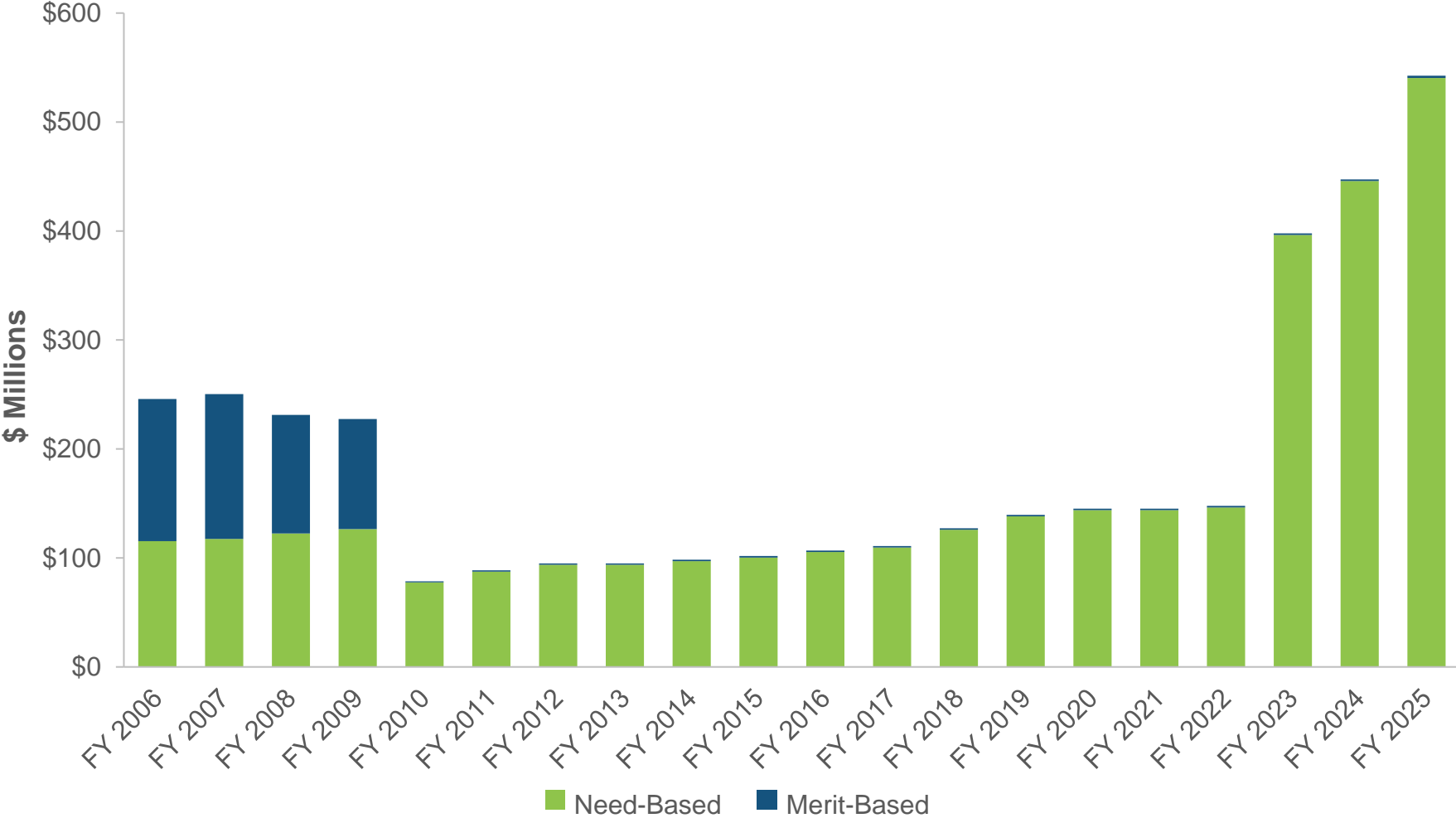
# Financial Aid Fund Sources

FY 2024-25 removed Federal Temporary Assistance for Needy Families (TANF) funding from major state financial aid programs and appropriated GF/GP as a replacement. To avoid double-counting, the appropriation for Michigan Achievement Scholarships is listed as a \$330.0 million GF/GP deposit into a restricted fund.

Program	Federal	Restricted	GF/GP	Total
Michigan Achievement Scholarships	\$0	\$0	\$330,000,000	\$330,000,000
Tuition Incentive Program	0	0	93,800,000	93,800,000
Michigan Reconnect	0	0	52,000,000	52,000,000
Tuition Grants	0	0	41,522,700	41,522,700
State Competitive Scholarships	0	0	19,930,900	19,930,900
MI GEAR UP	3,200,000	0	0	3,200,000
Veterans' Children/ Officers' Survivors	0	0	2,000,000	2,000,000
<b>TOTALS</b>	<b>\$3,200,000</b>	<b>\$0</b>	<b>\$539,253,600</b>	<b>\$542,453,600</b>

# Need-Based and Merit-Based State Financial Aid Programs

Funding for merit-based programs was virtually eliminated in FY 2009-10; the only remaining merit-based program is the **\$2.0 million** program for veterans' children and officers' survivors. Funding for need-based programs is at a peak of **\$542.5 million** for FY 2024-25 due to the Michigan Achievement Scholarship and Michigan Reconnect.



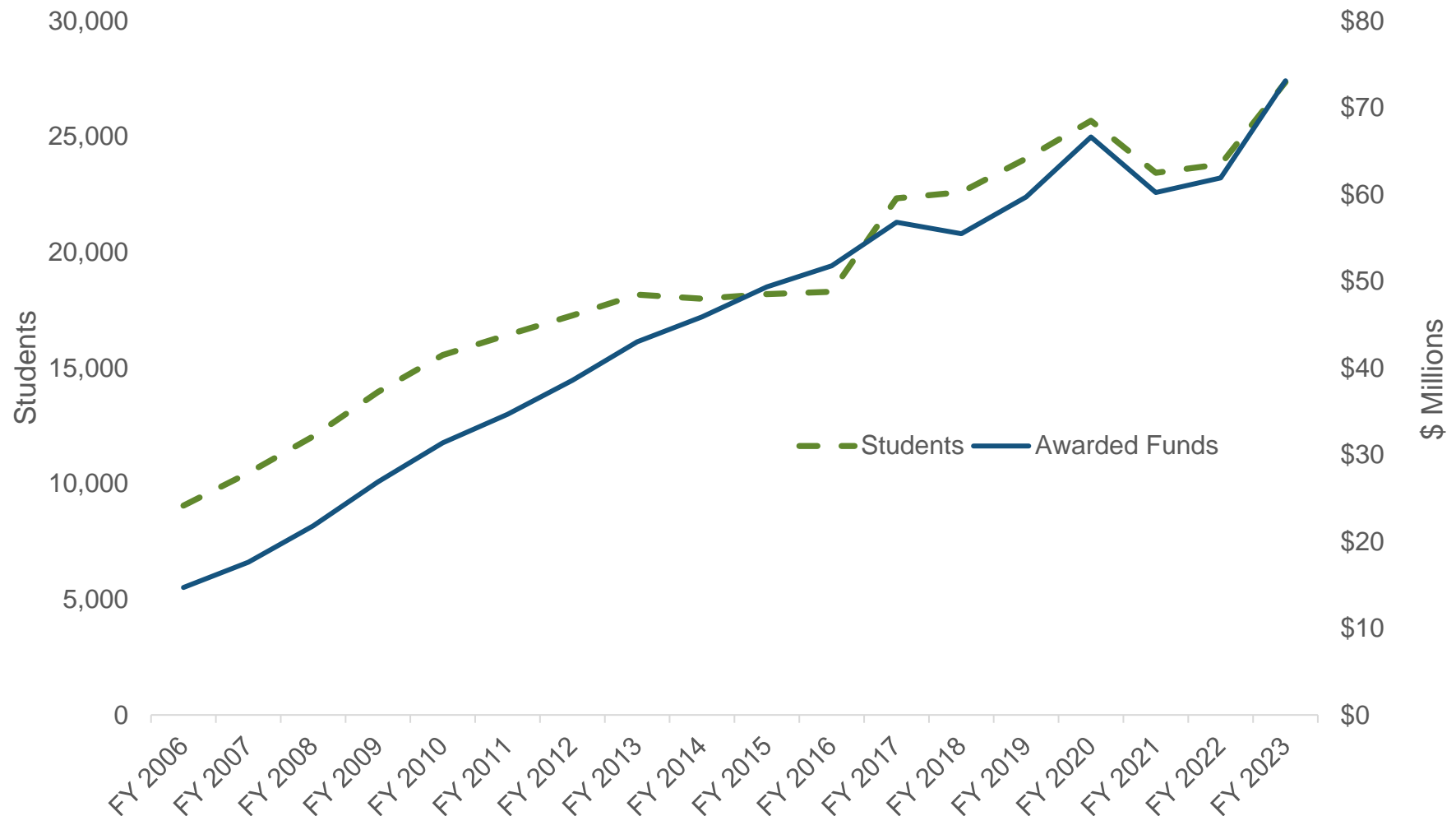


# Tuition Incentive Program (TIP)

- Established in FY 1986-87 as incentive for low-income students to complete high school and enroll in college. To participate, the student must be Medicaid-eligible for 24 months within a consecutive 36-month period prior to high school completion.
- Program has two phases:
  - **Phase I:** Associate's degree tuition costs (at private institutions, limited to average public community college tuition)
  - **Phase II:** Up to \$2,000 total toward completion of a bachelor's degree
- Large potential pool of applicants: Department of Treasury sends about 280,000 letters to eligible students each year. FY 2020-21 removed the application process, although eligible students must still complete the FAFSA.
- Over 81% of the 16,987 Phase I students in FY 2022-23 were enrolled at community colleges. Number of students claiming Phase II awards was smaller, at 10,610.
- Due to Medicaid caseload growth, increasing participation rates, and, more recently, increases in tuition costs, program costs have increased from **\$5.0 million** in FY 2000-01 to about **\$73.1 million** in FY 2022-23.

# TIP Participation and Awarded Funds

After a brief decline due to COVID-19, TIP participation has continued to see steady increases. TIP award amounts have mirrored the rise and fall of student participation.



# Michigan Achievement Scholarships

- Recently established in FY 2022-23 for recent high school or equivalency certificate graduates to help boost the number of students seeking a degree at a community college, tribal college, independent institution, or public university. Students can also seek a skills credential under a private occupational training program
- Eligibility is limited to the following in-state students:
  - Graduated from high school or achieved the equivalency certificate in 2023 or later
  - Have a Student Aid Index (SAI) of \$30,000 or less through FAFSA (does not apply to community college students)
  - Enroll full-time at an eligible in-state institution or private training program
- Award amounts include a set minimum and a last-dollar amount cap
  - Community colleges and tribal college students receive a last-dollar scholarship up to in-district tuition and fees amount (Community College Guarantee). Pell-eligible students receive an additional \$1,000
  - Public university and independent college or university students receive \$2,500 plus the lesser of \$3,000 or last-dollar tuition and fees amount
  - Private training program students receive \$2,000

# Other State-Funded Programs

## **MPSERS UAAL State Share Payments: \$0 SAF**

- Funds the difference between a statutory cap on university payments into MPSERS and a university's unfunded actuarial accrued liability. Cap of 25.73% of applicable payroll was enacted by 2016 PA 136. Affects the seven universities with MPSERS employees: CMU, EMU, FSU, LSSU, MTU, NMU, WMU. Employees hired since 1996 do not enter MPSERS. UAAL payments of \$584.7 million over the last 3 fiscal years have eliminated the state share.

## **MPSERS Normal Cost Offset: \$8.5 million SAF**

- Funding appropriated to address universities' normal cost increases due to maintaining the assumed return rate at 6.0%.

## **King-Chavez-Parks: \$2.7 million GF/GP**

- Includes grant programs to increase participation of academically or economically disadvantaged students in postsecondary education. Additional funds provided within public university operations funding.

## **Higher Education Database: \$200,000 GF/GP**

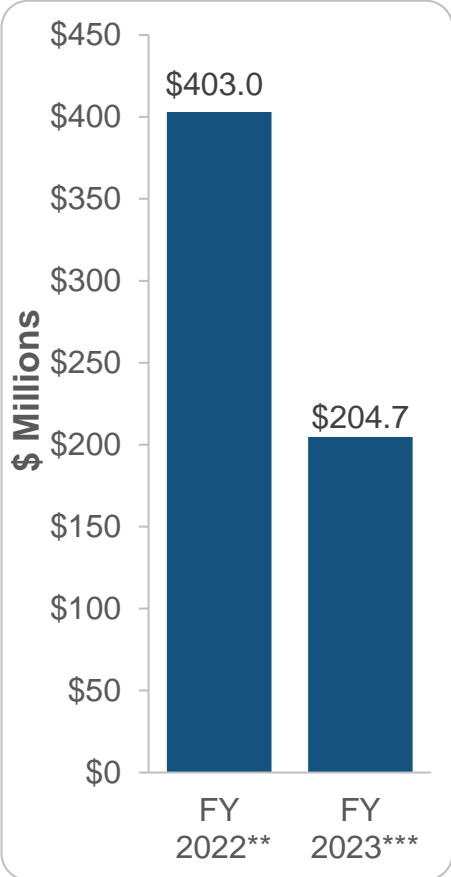
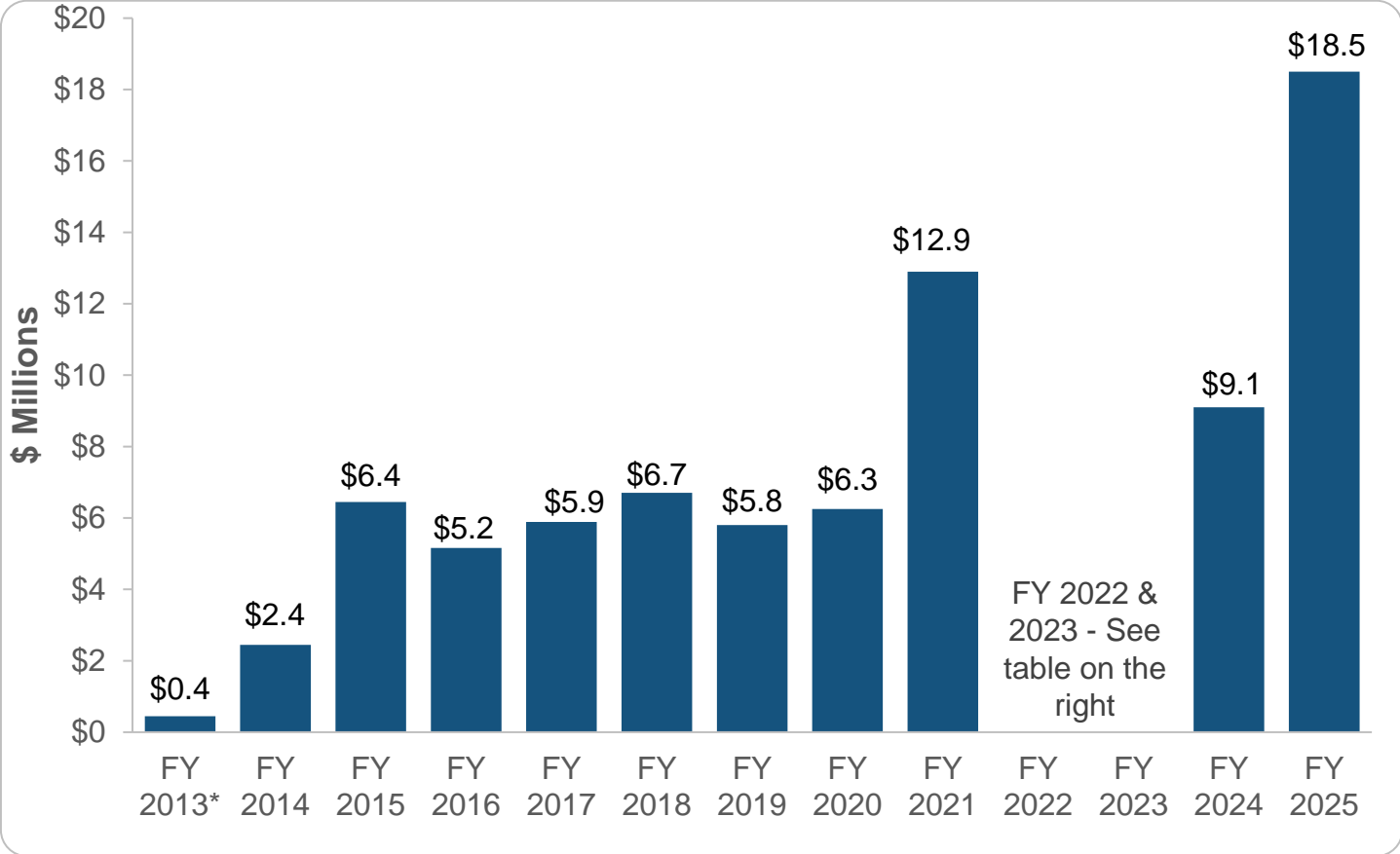
- Provides maintenance of Higher Education Institutional Data Inventory (HEIDI), to which public universities submit enrollment and finance data annually.

## **Midwestern Higher Education Compact: \$116,800 GF/GP**

- Provides dues for interstate compact to realize economies of scale and provide other higher education-related assistance.

# MPERS Funding

Since the enactment of 2016 PA 136, the seven MPERS-participating universities' contribution to the MPERS unfunded actuarial accrued liability has been capped at 25.73% of payroll. The state contributes the remaining annual contribution. FY 2021-22 includes a one-time \$384.7 million payment to reduce outstanding UAAL. FY 2022-23 includes a one-time \$200.0 million UAAL payment.



\* FY 2013 funding designated for MPERS retiree health care one-time funding

# Public University Data

# Key Data Definitions

As required by statute and budget act provisions, the 15 public universities annually submit enrollment, finance, and other institutional data to the state's Higher Education Institutional Data Inventory (HEIDI).

## ○ Enrollment Definitions:

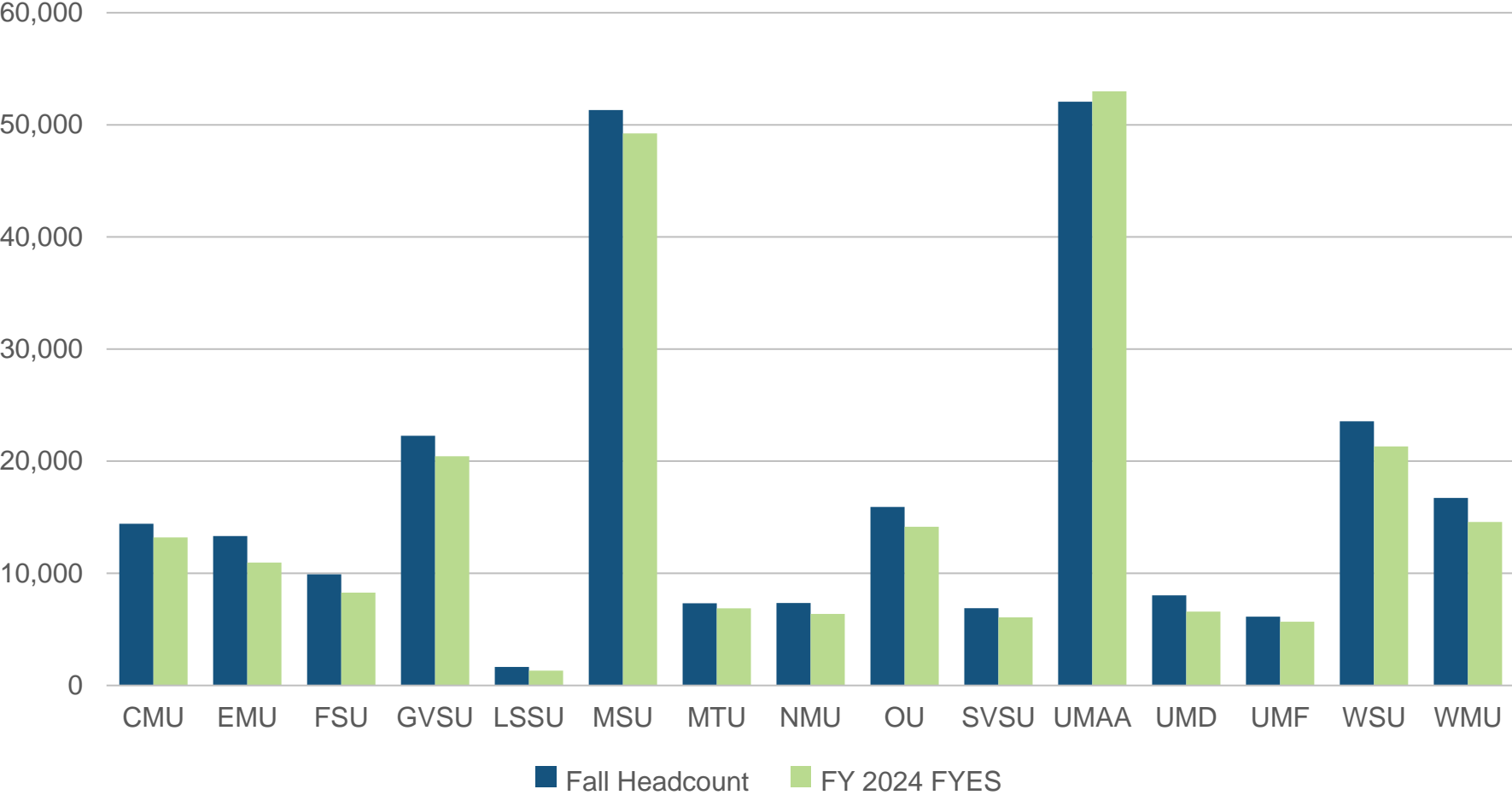
- **Student Headcount:** Number of individual students enrolled for at least one class.
- **Fiscal Year Equated Students (FYES):** Calculated equivalent to the number of full-time students enrolled. The full-time equivalency for each student level is calculated by dividing the total credit hours in a given year by the number of credits considered to be full-time (30 for undergraduates).

## ○ Finance Definitions:

- **Current Fund:** All revenue/expenditures for current operations, including auxiliary operations, such as hospitals and dormitories, and operations funded from restricted sources, such as research grants.
- **General Fund:** Subset of current fund revenue/expenditures for instruction and related activities; nearly all general fund revenue received through state appropriations and student tuition/fees.

# FY 2023-24 Public University Enrollments

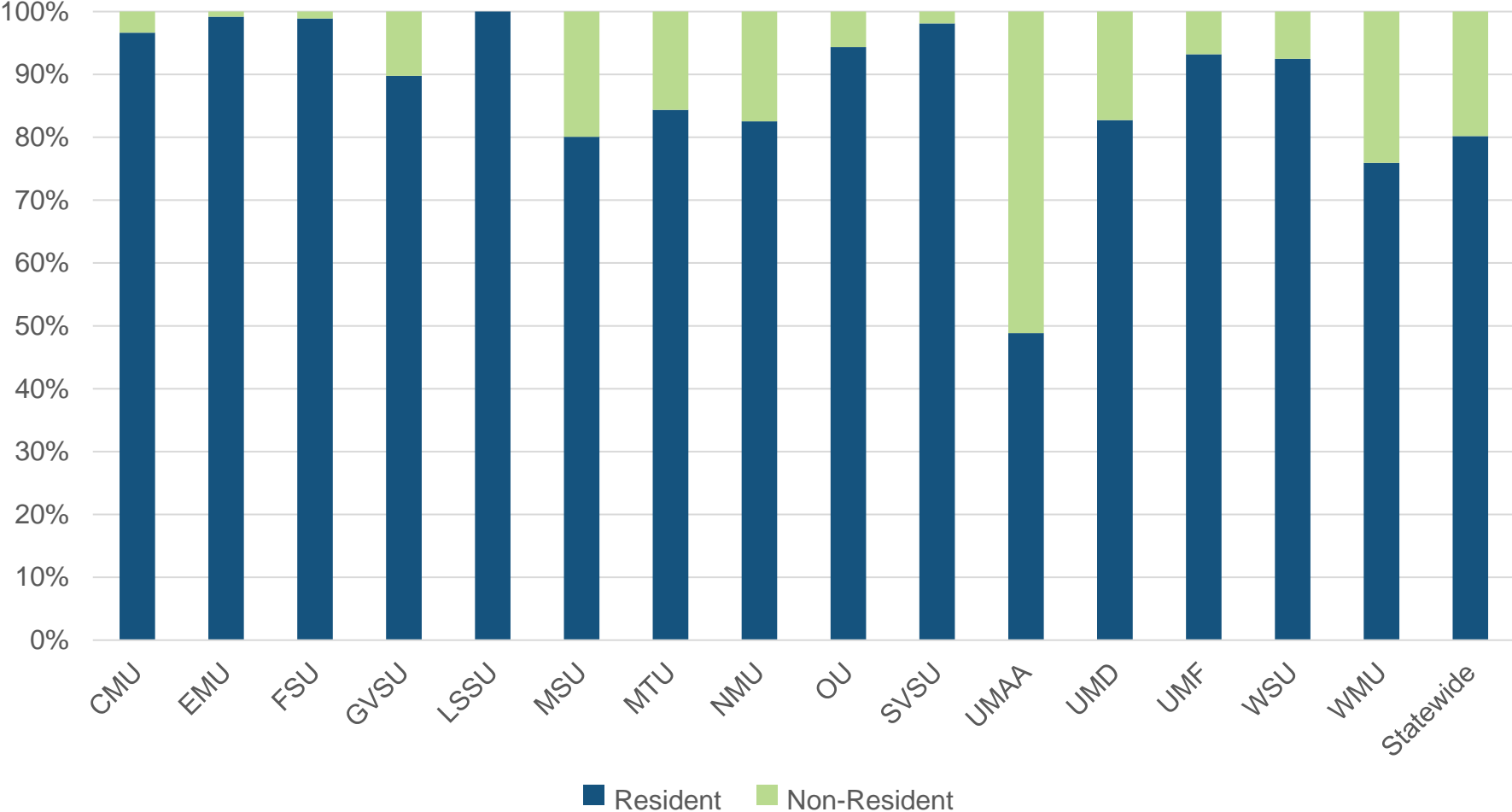
Fall enrollments range from about 1,700 for LSSU to over 52,000 for UM Ann Arbor. Numbers for Fiscal Year Equated Students (FYES) are a little lower, because it is a calculated measure of the number of full-time equivalent students. UM Ann Arbor is the only institution where FYES is higher than fall headcount numbers.





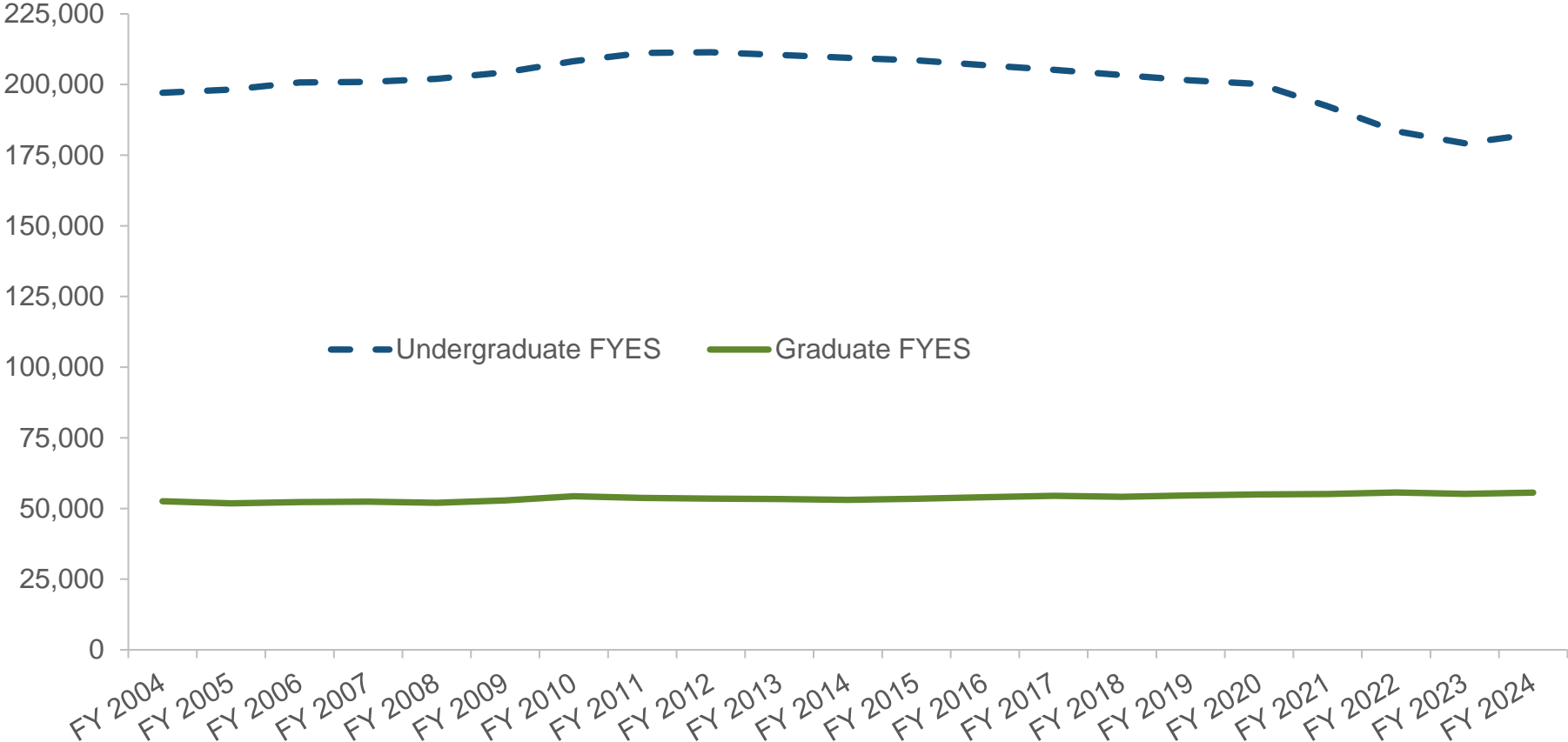
# FY 2023-24 Resident Versus Non-Resident Student Comparison

Michigan residents comprise a majority of nearly all university student populations, with 9 universities having resident/in-state populations above **90%**. LSSU has the highest percentage of resident students (**100%**), while UM Ann Arbor has the lowest (**49%**). The statewide resident student average is **80%**.



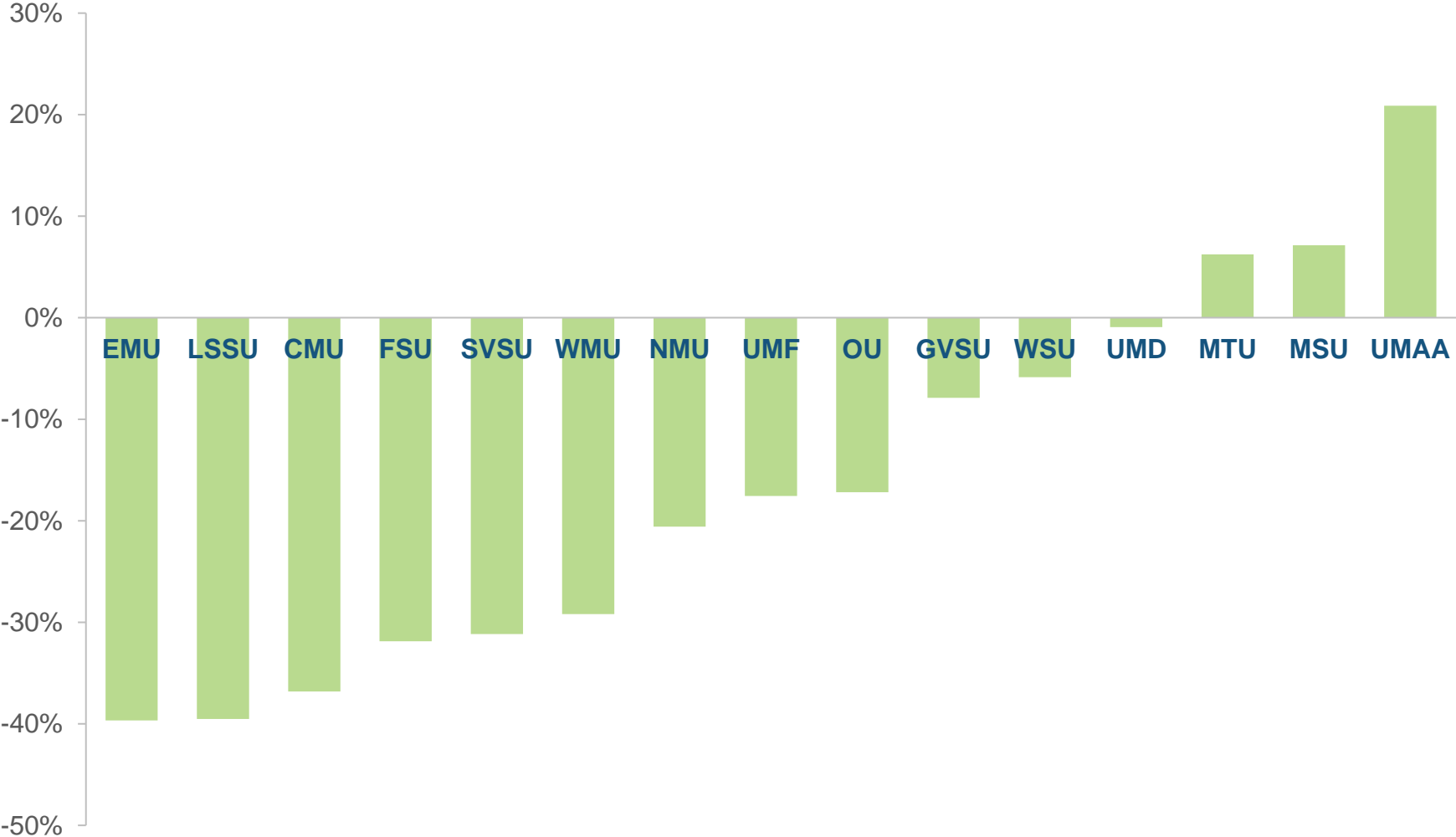
# Public University Enrollment History

Undergraduate FYES has declined since reaching a peak in FY 2011-12. Full-time undergraduate enrollment is about **7%** lower than it was 20 years ago. Full-time graduate enrollment has increased by **6%** over the same period.



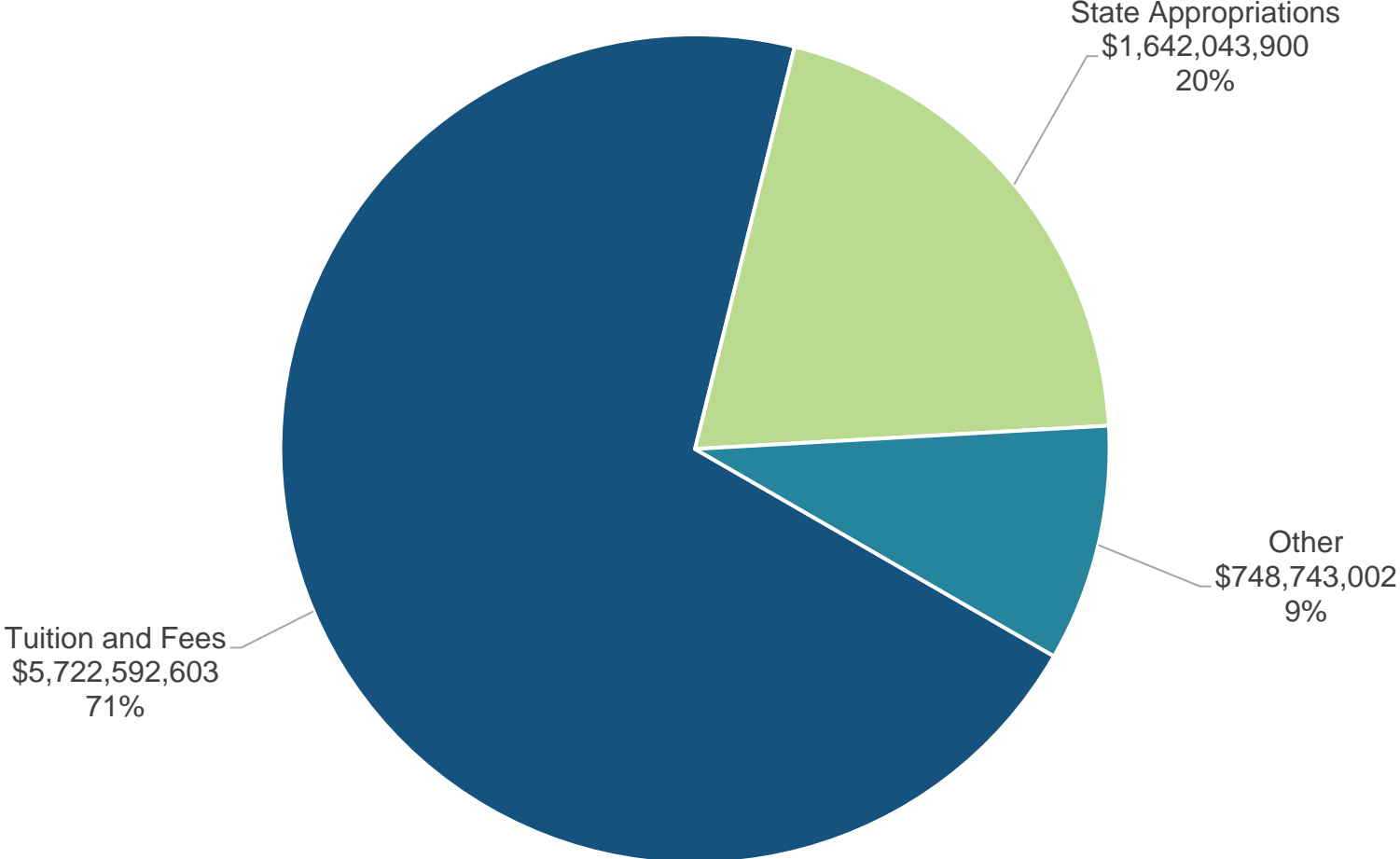
# University Enrollment (FYES): 10-Year % Change FY 2013-14 to FY 2023-24

Some public universities have grown in the past decade, with UM Ann Arbor growing by **21%**. Most universities are struggling with declining enrollments. EMU & LSSU has seen a **40%** decline over the 10-year span and about half declined by more than 20%.



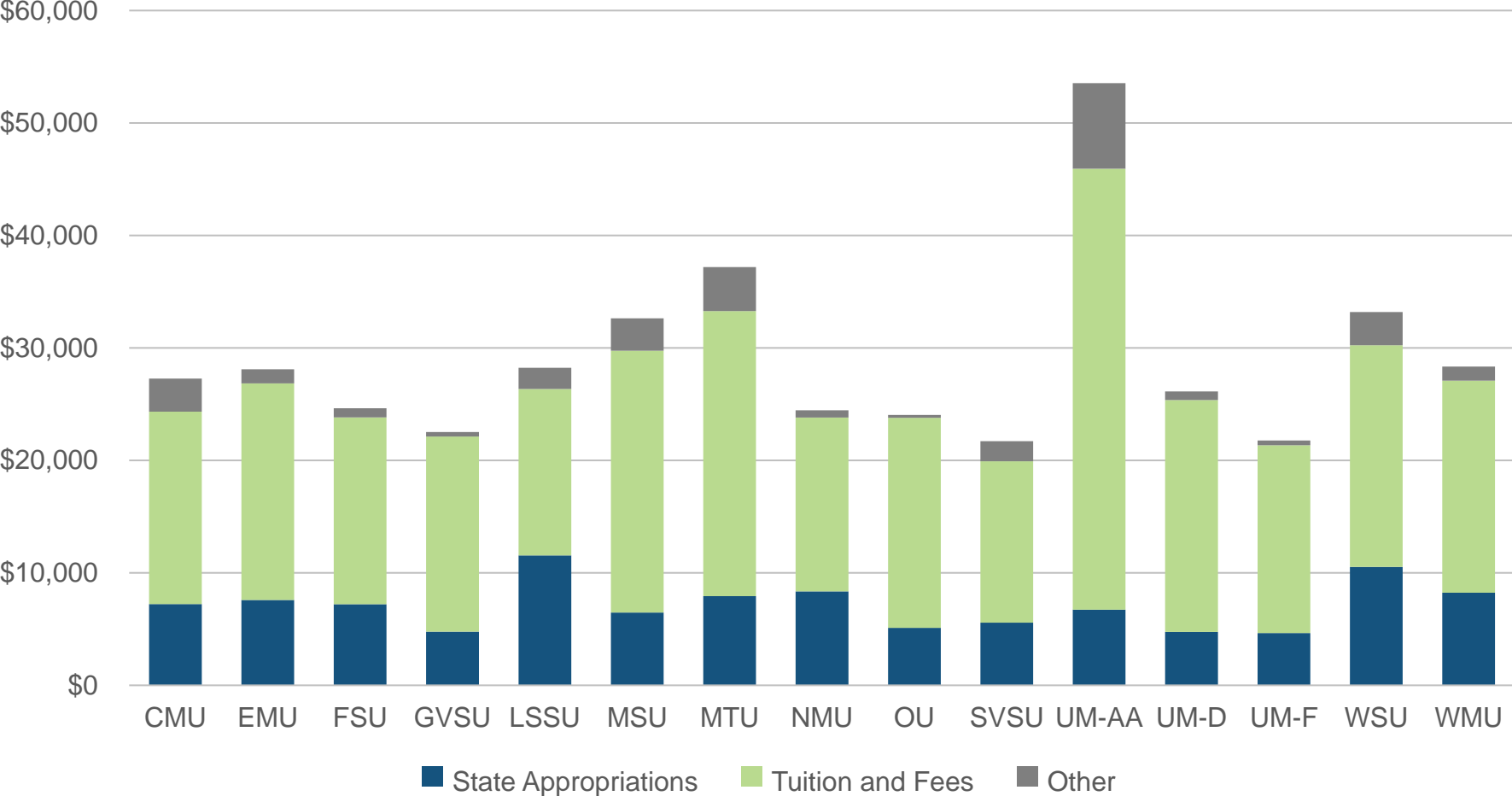
# FY 2023-24 Public University General Fund Revenue

71% of public university general fund revenue comes from tuition and fees, more than three times the 20% that comes from state appropriations.



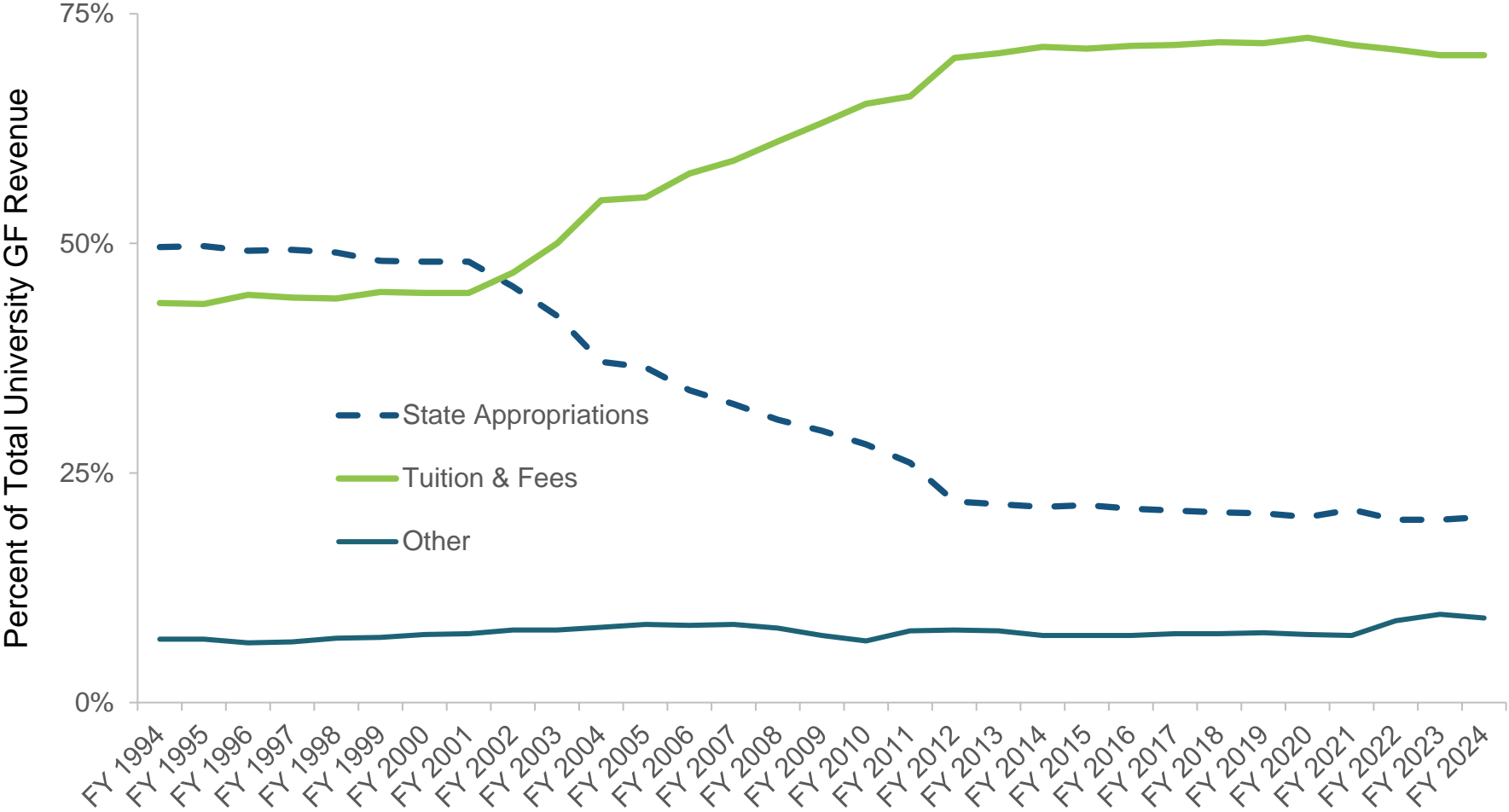
# FY 2023-24 Public University General Fund Revenue per FYES

In FY 2023-24, tuition and fee revenue per FYES ranged from \$14,340 at SVSU to \$39,208 at UM-AA. Total operating revenue per FYES ranged from \$21,710 at SVSU to \$53,547 at UM-AA.



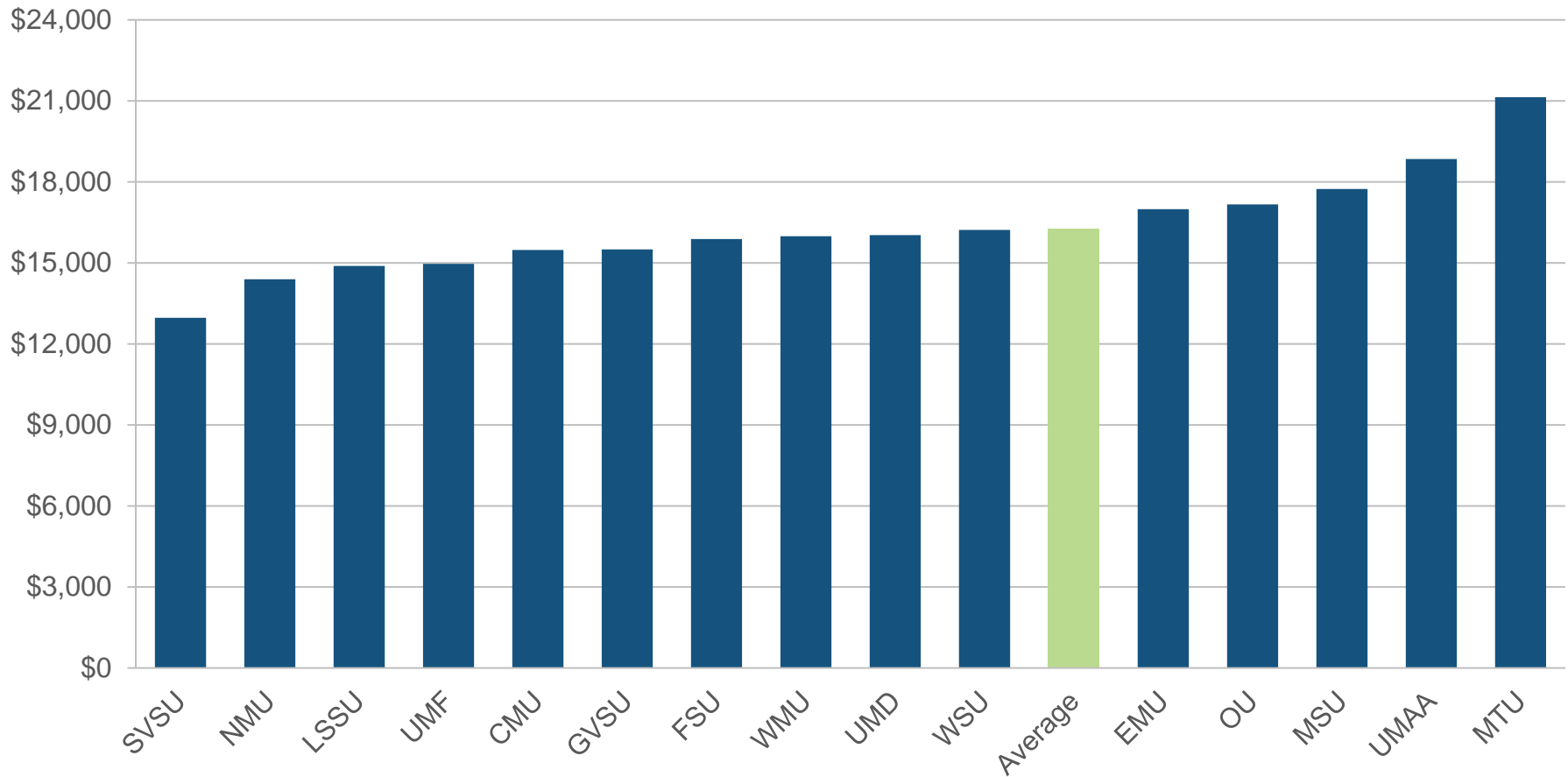
# Public University General Fund Revenue Source History

Since FY 2001-02, the percentage of university general fund revenues generated by tuition and fees has been higher than that provided by state appropriations. Historically, these two main funding sources have had an inverse relationship.



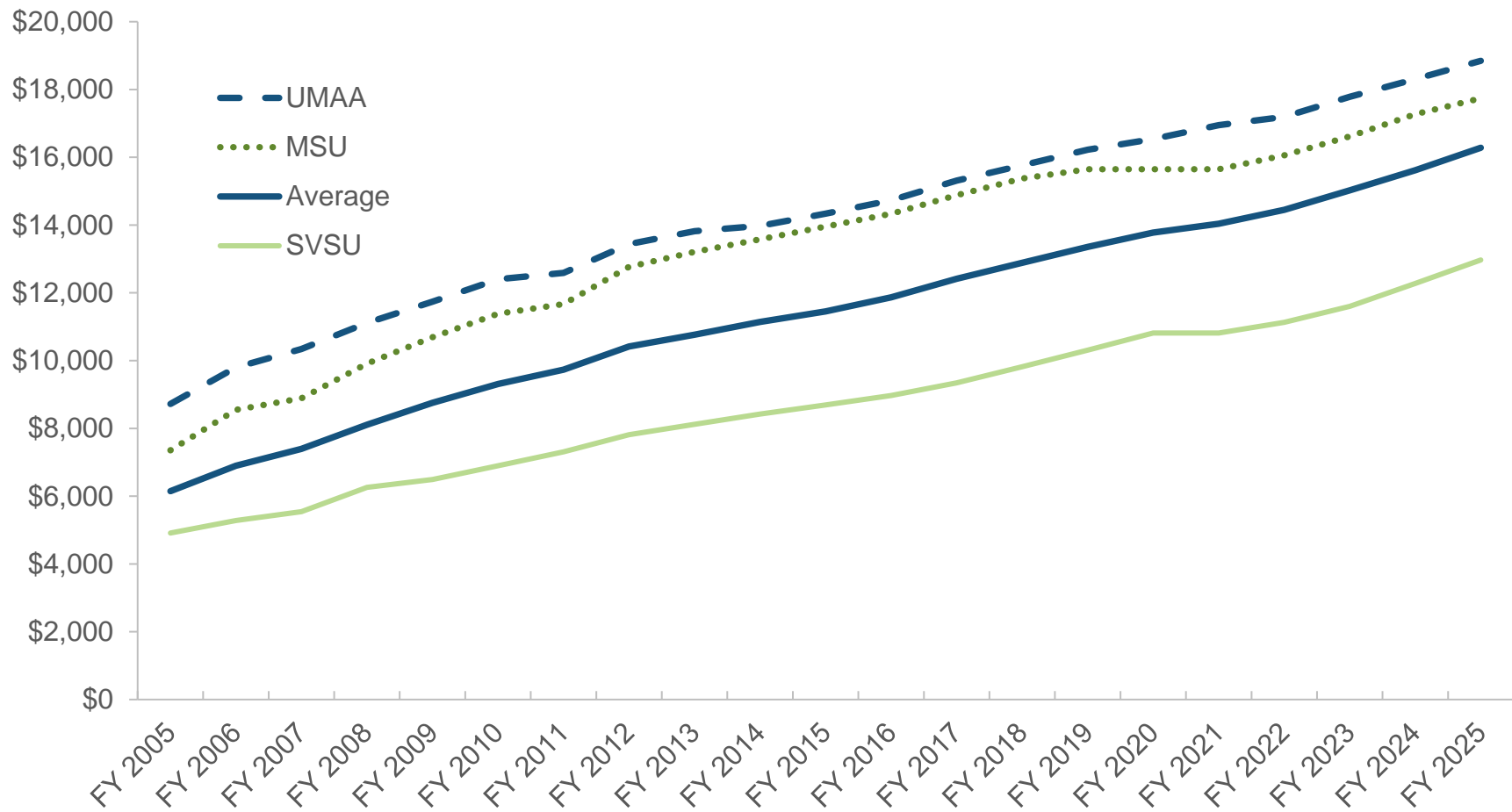
# FY 2024-25 Resident Undergraduate Tuition and Fees Average Rates

Resident undergraduate tuition and fees average rates for FY 2024-25 range from \$12,968 at SVSU to \$21,137 at Michigan Tech. The statewide average is **\$16,280**.



# Average Resident Undergraduate Tuition and Fee Rates

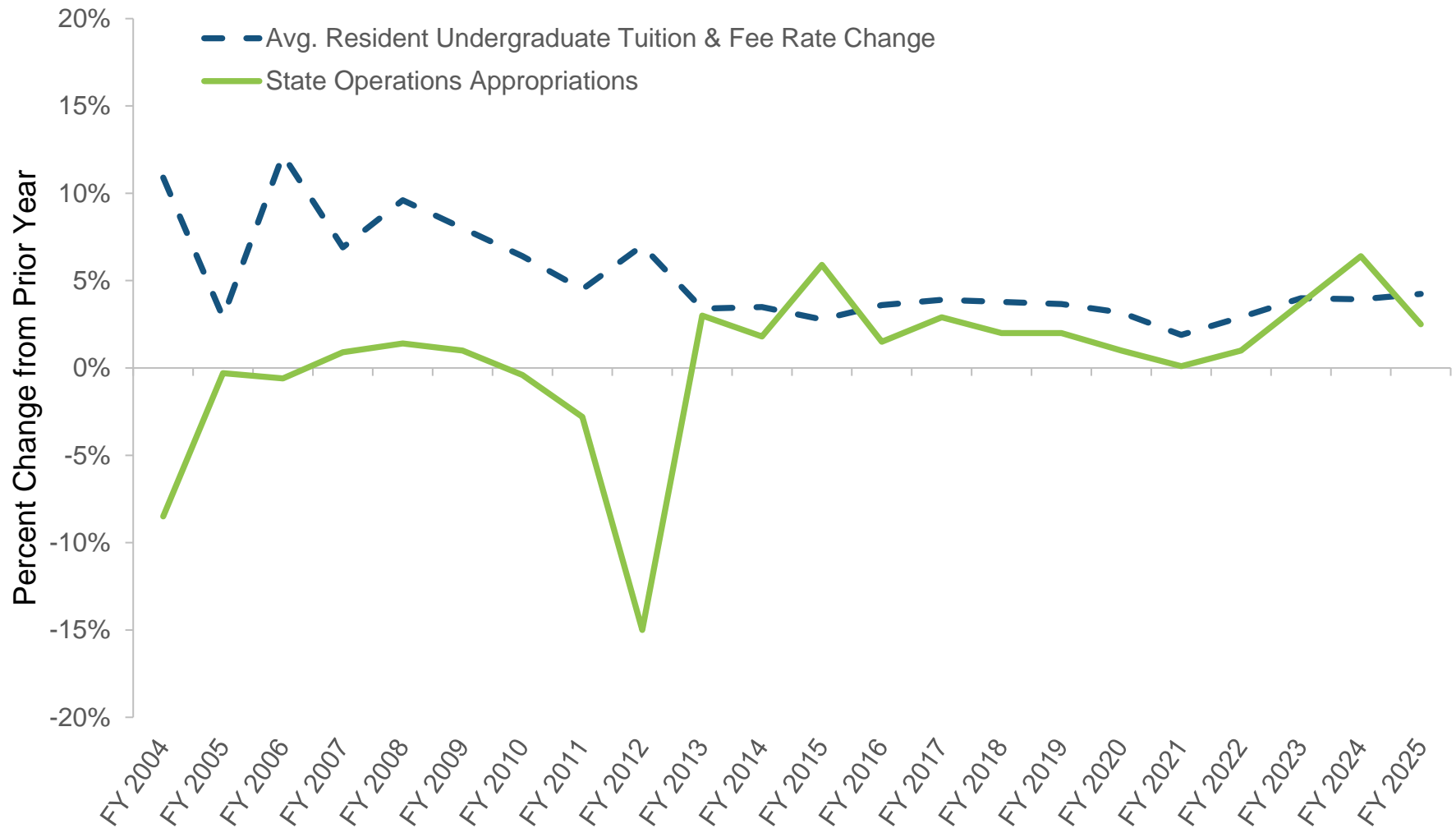
Average resident undergraduate tuition and fee rates have nearly tripled in the past 20 years, increasing by **165%**. Rates for the University of Michigan - Ann Arbor and Michigan State have been higher than the average but have increased by **116%** and **141%**, while SVSU has been lower than the average rate but increased by **164%**.





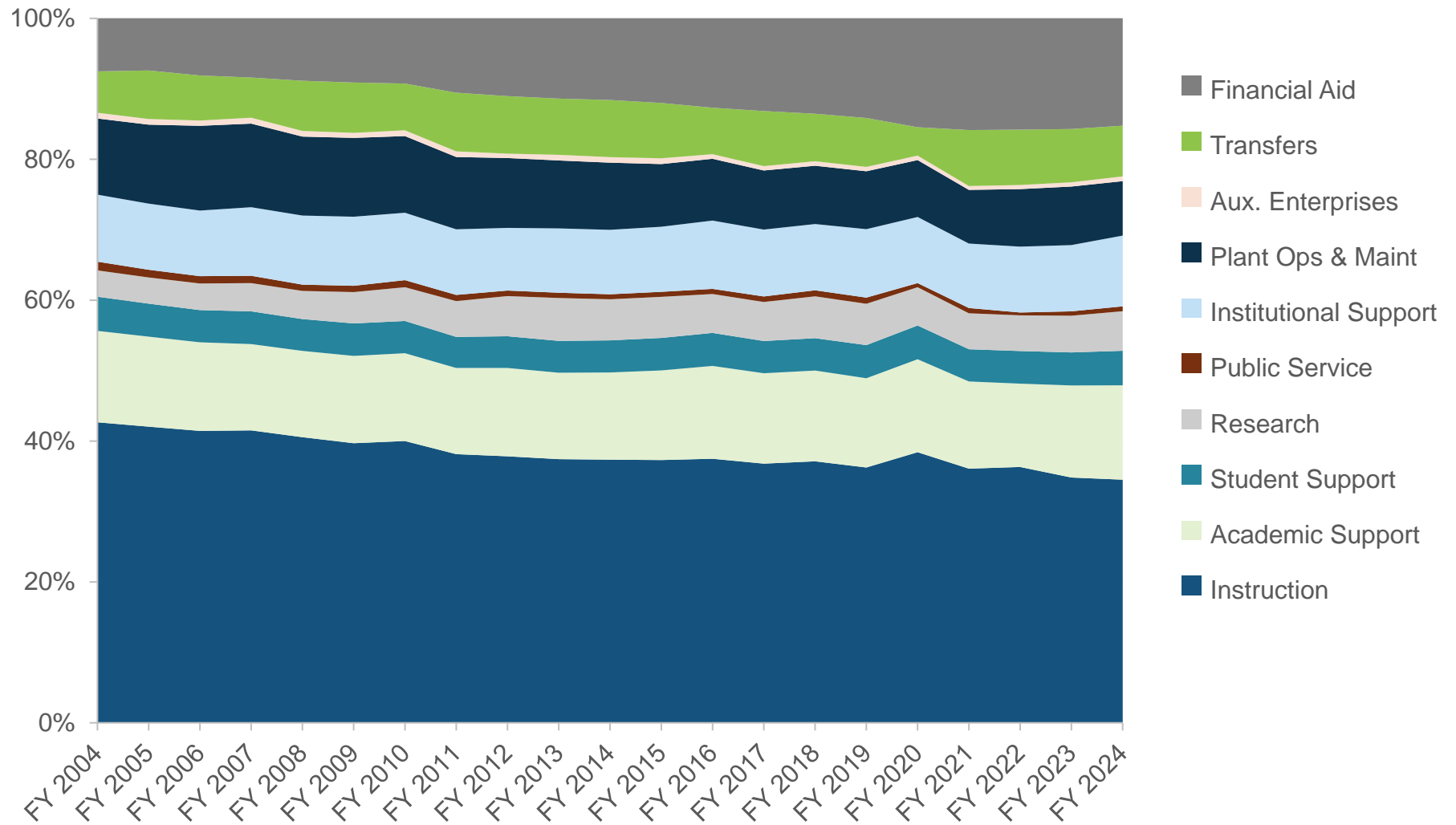
# Tuition Rates and State Funding: Annual Percentage Changes

Generally, tuition rates have grown more slowly in years when state funding increased. Tuition restraint policies have been in place for FY 2004-05 and FY 2011-12 through FY 2024-25.



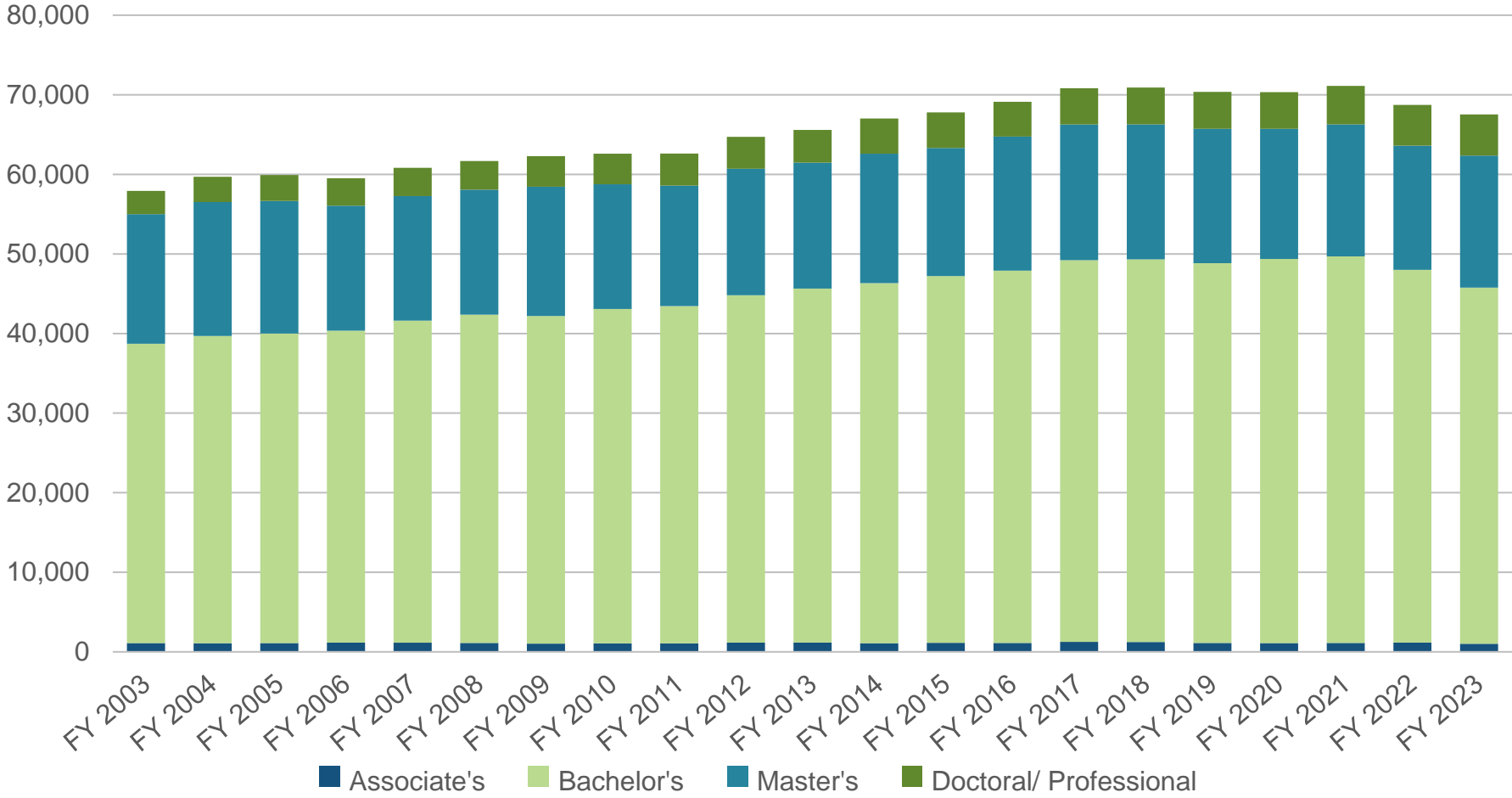
# Total Public University General Fund Expenditures by Category

Over the past 20 years, the percentage of university spending devoted to instruction has declined from **43%** to **35%**, while the percentage spent on financial aid has nearly doubled, going from **8%** to **15%**. The budget shares of other spending categories have remained comparatively stable.



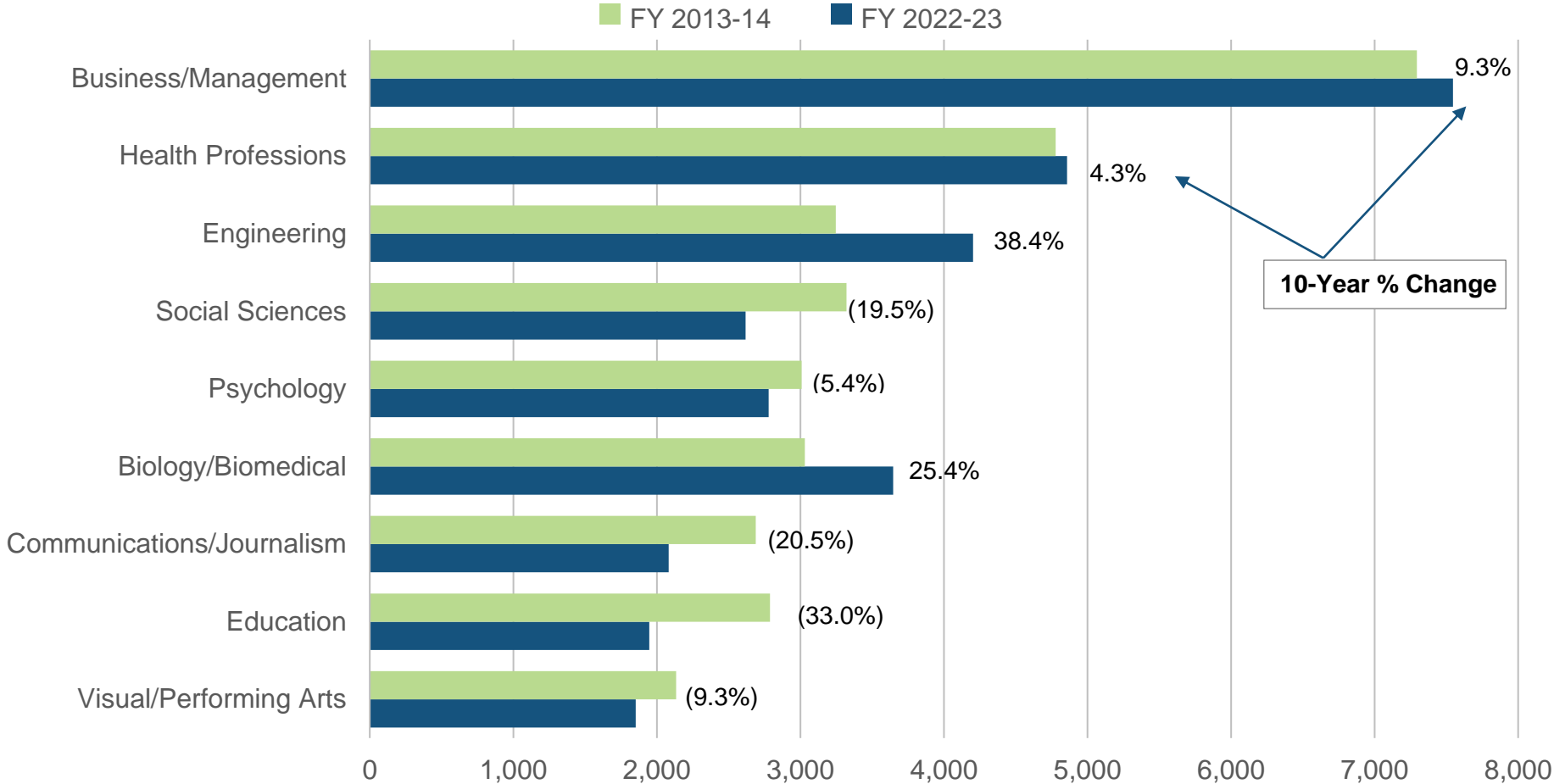
# Degree Completions at Public Universities

Over the last 10 years, the number of degrees completed at public universities has increased by **3%**, primarily due to increases of master’s degrees (**5%**) and doctoral and professional degrees (**25%**). More than two-thirds of degree completions at public universities are for bachelor’s degrees, a proportion that has remained relatively stable over time. FY23 degree completions declined to FY13 levels, most likely due to the impact of COVID-19.



# Major Bachelor's Degree Program Areas at Public Universities

While the total number of bachelor's degrees awarded increased by 1% over the past decade, the number of degrees awarded in some areas, notably engineering and biology/biomedical, increased dramatically. Other fields, such as education and communications, experienced significant declines. The nine fields of study shown below account for about 70% of all baccalaureates.



# Continuing Challenges for Higher Education Budget

# Major Challenges Going Forward

## Post Pandemic Challenges

- Enrollment fell from 2020 to 2023 at nearly every institution due to the COVID-19 pandemic. The loss of tuition revenue coupled with relatively flat state appropriations in recent fiscal years has put financial pressures on universities' budgets.

## Declining Enrollment

- FY 2012-13 was the first year that total public university enrollment had fallen since FY 1994-95. Enrollment has continued to decline at many institutions, which has accelerated during the pandemic.
- The number of students graduating from Michigan public high schools is projected to decline by **14%** by June 2032 (National Center for Education Statistics, 2023).

## Funding Mix

- Due to reduced state support and increased reliance on tuition and fee revenue, a 5% increase in tuition revenue increases combined operating revenue by over 3.5%, while a 5% increase in state appropriations yields just over a 1% increase in combined operating revenue.

## Potential Scholarship Program Redesigns

- The Michigan Achievement Scholarship is anticipated to reach \$500.0 million in costs when fully implemented and cover all high school graduates. Other state scholarships may need to be revised, phased out, or consolidated with MAS.

# For more information about the Higher Education budget:

## HFA Resources

<http://www.house.mi.gov/hfa/HigherEducation.asp>

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