Briefing Topics

o Funding Sources

o Appropriations Areas

o 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 2018-19 is October 1, 2018 through September 30, 2019.

**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 in a budget bill which establishes spending authorization for a particular program or function.

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

**Lapse:** 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 2018-19 Higher Education Budget

<table>
<thead>
<tr>
<th>Fund Source</th>
<th>Funding</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Appropriations</td>
<td>$1,669,732,600</td>
<td>Total spending authority from all revenue sources</td>
</tr>
<tr>
<td>Interdepartmental Grants (IDG) Revenue</td>
<td>0</td>
<td>Funds received by one state department from another state department, usually for services provided</td>
</tr>
<tr>
<td>Adjusted Gross Appropriations</td>
<td>$1,669,732,600</td>
<td>Gross appropriations excluding IDGs; avoids double counting when adding appropriation amounts across budget areas</td>
</tr>
<tr>
<td>Federal Revenue</td>
<td>123,526,400</td>
<td>Federal grant or matching revenue; generally dedicated to specific programs or purposes</td>
</tr>
<tr>
<td>Local Revenue</td>
<td>0</td>
<td>Revenue received from local units of government for state services</td>
</tr>
<tr>
<td>Private Revenue</td>
<td>0</td>
<td>Revenue from individuals and private entities, including payments for services, grants, and other contributions</td>
</tr>
<tr>
<td>State Restricted Revenue</td>
<td>500,188,300</td>
<td>State revenue restricted by the State Constitution, state statute, or outside restriction that is available only for specified purposes; includes most fee revenue</td>
</tr>
<tr>
<td>State General Fund/General Purpose (GF/GP) Revenue</td>
<td>$1,046,017,900</td>
<td>Unrestricted revenue from taxes and other sources available to fund basic state programs and other purposes determined by the Legislature</td>
</tr>
</tbody>
</table>
FY 2018-19 Fund Sources

About two-thirds of the $1.7 billion Higher Education budget is funded with state General Fund/General Purpose money. Nearly all of the $500.2 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 $57.2 billion state budget (adjusted gross) for FY 2018-19.
Higher Ed Share of Total GF/GP Budget

While only 3% of the total state budget, the Higher Ed budget represents about 10% of the state’s $10.4 billion GF/GP budget for FY 2018-19.
The Higher Education budget receives about 4% of the $13.8 billion in FY 2018-19 state School Aid Fund appropriations.
Higher Education Funding History

While Higher Education appropriations have grown fairly steadily since FY 2010-11, they are still about 11% below the 15-year peak of $1.9 billion in FY 2007-08. FY 2007-08 also was the first year that the State started using federal TANF funds to support financial aid programs.
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) and FY 2018-19 performance funding increases.

- **AgBioResearch and Extension** programs at Michigan State University.

- **Financial aid programs** for students attending public or private colleges or universities in Michigan.

- Partial costs of university participation in **MPSERS**, the Michigan Public School Employees’ Retirement System. This also includes an offset to reimburse universities’ normal cost increase to reduce the assumed rate of return from 8% to 7.5%.

- Various smaller items related to higher education, such as the King-Chavez-Parks program and the state’s higher education database (HEIDI), as well as a $300,000 appropriation for Indian Tuition Waivers to address the shortfall between state aid and the cost to the universities of the waivers.
FY 2018-19 Gross Appropriations

Over 87% of the Higher Education budget goes to funding public university operations.

- University Operations: $1,456,911,800 (87%)
- Financial Aid: $139,583,200 (9%)
- MSU AgBioResearch & Extension: $64,429,100 (4%)
- MPSERS and Normal Cost Offset: $5,802,000 (0.3%)
- Other: $3,006,500 (0.2%)
Major Budget Topics
# Michigan’s Public Universities

<table>
<thead>
<tr>
<th>University</th>
<th>Abbreviation</th>
<th>Founded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Michigan University</td>
<td>CMU</td>
<td>1892</td>
</tr>
<tr>
<td>Eastern Michigan University</td>
<td>EMU</td>
<td>1849</td>
</tr>
<tr>
<td>Ferris State University</td>
<td>FSU</td>
<td>1884</td>
</tr>
<tr>
<td>Grand Valley State University</td>
<td>GVSU</td>
<td>1960</td>
</tr>
<tr>
<td>Lake Superior State University</td>
<td>LSSU</td>
<td>1946</td>
</tr>
<tr>
<td>Michigan State University</td>
<td>MSU</td>
<td>1855</td>
</tr>
<tr>
<td>Michigan Technological University</td>
<td>MTU</td>
<td>1885</td>
</tr>
<tr>
<td>Northern Michigan University</td>
<td>NMU</td>
<td>1899</td>
</tr>
<tr>
<td>Oakland University</td>
<td>OU</td>
<td>1957</td>
</tr>
<tr>
<td>Saginaw Valley State University</td>
<td>SVSU</td>
<td>1963</td>
</tr>
<tr>
<td>University of Michigan – Ann Arbor</td>
<td>UMAA</td>
<td>1817</td>
</tr>
<tr>
<td>University of Michigan – Dearborn</td>
<td>UMD</td>
<td>1959</td>
</tr>
<tr>
<td>University of Michigan – Flint</td>
<td>UMF</td>
<td>1956</td>
</tr>
<tr>
<td>Wayne State University</td>
<td>WSU</td>
<td>1868</td>
</tr>
<tr>
<td>Western Michigan University</td>
<td>WMU</td>
<td>1903</td>
</tr>
</tbody>
</table>
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 the use of a performance funding formula to allocate the total increase (or decrease) in state appropriations for university operations.

Any increased funding for universities is distributed using the performance formula. The formula is specified in annual budget act language.

Each university’s operations funding currently consists of two parts:

- Baseline funding, which is the total amount appropriated in the prior year.
- Performance funding, new appropriations determined through the formula.
FY 2018-19 University Operations Grants

Funding for university operations varies widely, ranging from $13.9 million for LSSU to $320.8 million for UMAA. Performance funding increases for FY 2018-19 range from $212,000 for LSSU to $6.2 million for UMAA. Total operations funding is $1.5 billion.
State support for public universities operations has increased by $249.7 million (21%) since FY 2011-12, but remains $158.6 million (10%) below the FY 2001-02 peak of $1.6 billion.
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).

FY 2019 funding per FY 2018 Fiscal Year Equated Student (includes undergraduates and graduates, resident and non-resident)
Historical University Appropriations per Fiscal Year Equated Student (FYES)

Using the most recently available FYES data, total FY 2018-19 appropriations per FYES of $5,659 are about 17% lower than FY 2000-01’s high of $6,841 per FYES. Appropriations per FYES are about 39% lower on an inflation-adjusted basis.

FY 2018-19 appropriations per FYES calculated using FY 2017-18 FYES.
FY 2018-19 Performance Funding

Since FY 2012-13, funding increases have been based on a performance funding model that has undergone some modification each year. The formula specifies the percentage of total performance funding that is distributed under each of several metrics.

<table>
<thead>
<tr>
<th>FY 2018-19 Formula Component</th>
<th>% of Performance Funding</th>
<th>FY 2018-19 Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportional to each university’s share of total operations funding in the baseline year of FY 2010-11</td>
<td>50.0%</td>
<td>$14.3 million</td>
</tr>
<tr>
<td>Undergraduate degree completions in critical skills areas (generally STEM fields)</td>
<td>11.1%</td>
<td>$3.2 million</td>
</tr>
<tr>
<td>Total R &amp; D expenditures (applies to high-research universities only)</td>
<td>5.6%</td>
<td>$1.6 million</td>
</tr>
<tr>
<td>Comparisons with Carnegie Classification peers or 3-year improvement, scored on four metrics:</td>
<td>33.3%</td>
<td>$9.5 million</td>
</tr>
<tr>
<td>• Six-year graduation rate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Total degree completions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Institutional support (i.e., administration) as a percentage of core expenditures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Percentage of students receiving federal Pell grants</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Performance Funding</strong></td>
<td><strong>100%</strong></td>
<td><strong>$28.6 million</strong></td>
</tr>
</tbody>
</table>
Performance Funding Conditions

Receipt of performance funding for the next 3 fiscal years (a new condition added in the FY 2018-19 budget) is conditioned on compliance with all of the following:

- Restraining resident undergraduate tuition and mandatory fee increases to 3.8% or $490 (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’s dual enrollment policy does not consider whether credits were used toward high school graduation.

- Actively participating in the Michigan Transfer Network.
## 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.

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Limit on resident undergraduate tuition/fee increases</td>
<td>3.75%</td>
<td>3.2%</td>
<td>3.2%</td>
<td>4.2%</td>
<td>3.8% or $475</td>
<td>3.8% or $490</td>
</tr>
<tr>
<td>Operations funding increase/(decrease) from prior year</td>
<td>1.8%</td>
<td>5.9%</td>
<td>1.5%</td>
<td>2.9%</td>
<td>2.0%</td>
<td>2.0%</td>
</tr>
<tr>
<td>Funding contingent on tuition restraint</td>
<td>$21.9 million performance funding</td>
<td>$74.6 million performance funding</td>
<td>$20.1 million performance funding</td>
<td>$39.8 million performance funding; new state-funded capital outlay approvals for FYs 2017-18 and 2018-19</td>
<td>$28.0 million performance funding; new state-funded capital outlay approvals for FYs 2018-19 and 2019-20</td>
<td>$28.6 million performance funding; funding for next 3 FYs; new state-funded capital outlay approvals for next 3 FYs</td>
</tr>
<tr>
<td>Average unweighted tuition/fee increase</td>
<td>3.5%</td>
<td>2.8%</td>
<td>3.6%</td>
<td>3.9%</td>
<td>3.8%</td>
<td>3.7%</td>
</tr>
<tr>
<td>Noncompliant universities</td>
<td>Wayne State</td>
<td>None</td>
<td>Eastern, Oakland</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

House Fiscal Agency

January 2019
FY 2018-19 Performance Funding Increases

Total performance funding increase, or new appropriations to universities, is 2.0% ($28.6 million). Allocations made under the performance funding formula resulted in individual increases ranging from 1.5% to 3.1%.
Funding Conditions Based on Title IX-Related Requirements

For FY 2018-19, universities must certify compliance with a range of conditions related to Title IX and sexual assault prevention requirements. Failure to certify to the State Budget Office will result in a withholding of 10% of Operations funding. Some conditions include:

- Submission of the university’s annual Title IX Report and an accompanying summary report to the Legislature.

- Providing in-person sexual assault prevention training to all freshman and transfer students, along with electronic training for all other students.

- Having the president and governing board members review Title IX complaints regarding university employees.

- Having a third party review a university’s Title IX office and related policies, and submitting that review to the Legislature.

- Notifying someone who reports sexual assault of their options to report to law enforcement and/or the university.

- Prohibiting the issuance of divergent Title IX reports.
MSU AgBioResearch and Extension

A total of $64.4 million GF/GP is appropriated to Michigan State University to operate two statewide programs, AgBioResearch and Extension.

○ MSU AgBioResearch: $34.6 million
  • Agriculture research program conducted in on-campus laboratories and at 13 research centers across the state.

○ MSU Extension: $29.8 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: $139.6 million

- **Tuition Incentive Program** ($64.3 million)
  Associate’s degree tuition for Medicaid-eligible students completing high school, and tuition assistance of up to $2,000 for participants continuing on with a baccalaureate.

- **Tuition Grant Program** ($38.0 million)
  Need-based awards to students attending independent colleges; FY 2018-19 awards of up to $2,400 each, with total awards at individual universities capped at $4.2 million each.

- **State Competitive Scholarships** ($32.4 million)
  Awards to students with qualifying ACT or SAT score and financial need; $1,000 maximum award in FY 2018-19. (Use of SAT commenced with graduating class of 2017; ACT continues in use for prior classes.)

- **Project GEAR UP** ($3.2 million)
  Federally funded awards targeted to students in urban school districts.

- **Children of Veterans and Officer’s Survivor Tuition Grant Programs** ($1.4 million)
  Grants to children of deceased or disabled veterans and children of police officers and firefighters killed in the line of duty.

- **North American Indian Tuition Waiver Supplemental** ($300,000)
  Appropriation to partially address the estimated $6.1 million difference between waiver costs to the universities and state aid.
FY 2018-19 Financial Aid Appropriations

Almost half of the **$139.6 million** appropriated for grants and financial aid goes to the Tuition Incentive Program.
# Financial Aid Fund Sources

In recent years, federal Temporary Assistance to Needy Families (TANF) appropriations provide the majority of funding for the three major state financial aid programs.

<table>
<thead>
<tr>
<th>Program</th>
<th>Federal</th>
<th>Restricted</th>
<th>GF/GP</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Incentive Program</td>
<td>$64,300,000</td>
<td>$0</td>
<td>$0</td>
<td>$64,300,000</td>
</tr>
<tr>
<td>Tuition Grants</td>
<td>$31,664,700</td>
<td>$0</td>
<td>$6,356,800</td>
<td>$38,021,500</td>
</tr>
<tr>
<td>State Competitive Scholarships</td>
<td>$24,361,700</td>
<td>$0</td>
<td>$8,000,000</td>
<td>$32,361,700</td>
</tr>
<tr>
<td>Project GEAR UP</td>
<td>$3,200,000</td>
<td>$0</td>
<td>$0</td>
<td>$3,200,000</td>
</tr>
<tr>
<td>Veterans’ Children/Officers’ Survivors</td>
<td>$0</td>
<td>$100,000</td>
<td>$1,300,000</td>
<td>$1,400,000</td>
</tr>
<tr>
<td>North American Indian Tuition Waiver Supplemental</td>
<td>$0</td>
<td>$0</td>
<td>$300,000</td>
<td>$300,000</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$123,526,400</strong></td>
<td><strong>$100,000</strong></td>
<td><strong>$15,956,800</strong></td>
<td><strong>$139,583,200</strong></td>
</tr>
</tbody>
</table>
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 $1.4 million program for veterans’ children and officers’ survivors. Funding for need-based programs is at a peak of $138.2 million for FY 2018-19.
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, 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.

- Nearly three-quarters of the 16,494 Phase I students in FY 2016-17 were enrolled at community colleges. Number of students claiming Phase II awards was much smaller, at 5,838.

- 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 $58.3 million in FY 2017-18.
After years of relatively level growth, TIP participation has seen a recent increase. Program expenditures have continued to grow, although at a slightly slower rate in recent years before a recent appropriation increase for FY 2018-19.
Other State-Funded Programs

- **MPSERS Payments: $5.1 million SAF**
  - Funds the difference between a statutory cap on university payments into MPSERS and a university’s unfunded 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. An additional $669,000 SAF was appropriated to address normal cost increases to reduce the assumed return rate from 8% to 7.5%.

- **King-Chavez-Parks: $2.7 million GF/GP**
  - 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**
  - Maintenance of Higher Education Institutional Data Inventory (HEIDI), to which public universities submit enrollment and finance data annually.

- **Midwestern Higher Education Compact: $115,000 GF/GP**
  - Dues for interstate compact to realize economies of scale and provide other higher education-related assistance.
**MPSERS Funding**

Starting in FY 2015-16, state support for university MPSERS costs has been based on the assumption that the seven affected universities would pay no more than 25.73% of the unfunded employer liability, while the state would pay the rest. The employer contribution cap was enacted into law by 2016 PA 136.

* FY 2013 funding designated for MPSERS retiree health care
** FY 2015 funding included $4.0 million in 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:** 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 2017-18 Public University Enrollments

Fall enrollments range from about 1,800 for LSSU to over 49,000 for MSU. 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.
Undergraduate FYES has declined slightly since reaching a peak in FY 2011-12. Full-time undergraduate enrollment remains about 18% higher than it was 20 years ago. Full-time graduate enrollment has increased by 13% over the same period.
Some public universities have grown rapidly in the past decade, with OU growing by 17%. Other universities are struggling with declining enrollments. LSSU has seen a 22% decline over the 10-year span.
FY 2017-18 Public University General Fund Revenue

72% of public university general fund revenue comes from tuition and fees, more than three times the 21% that comes from state appropriations.
In FY 2017-18, tuition and fee revenue per Fiscal Year Equated Student ranged from $11,962 at NMU to $32,360 at UM-AA. Total operating revenue per FYES ranged from $16,659 at SVSU to $45,007 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, the relative proportions of those two main funding sources have varied inversely.
FY 2018-19 Resident Undergraduate Tuition and Fees Averages

Resident undergraduate tuition and fees averages for FY 2018-19 range from $10,308 at SVSU to $17,293 at Michigan Tech. The statewide average is $13,356.
Average Resident Undergraduate Tuition and Fee Rates

Average resident undergraduate tuition and fee rates have more than tripled in the past 20 years, increasing by 224%.
Tuition Rates and State Funding: Annual Percentage Changes

Generally, tuition rates have grown more slowly in years when state funding increased.

Tuition restraint policies were in place for FYs 2005 and 2012 through 2019.
University Operating Resources per FYES

Since FY 2000-01, when appropriations per FYES reached its peak, nearly all fiscal years saw a growth in university revenue per student that has exceeded the rate of inflation.
Over the past 20 years, the percentage of university spending devoted to instruction has declined from 44% to 37%, while the percentage spent on financial aid has doubled, going from 7% to 14%. The budget shares of other spending categories have remained comparatively stable.
Over the last 10 years, the number of degrees completed at public universities has increased by 15%, primarily due to increases of 17% of baccalaureate degrees and 28% of doctoral degrees. About two-thirds of degree completions at public universities are for bachelor’s degrees, a proportion that has remained relatively stable over time.
Major Bachelor’s Degree Program Areas at Public Universities

While the total number of bachelor’s degrees increased by 15% over the past decade, the number of degrees awarded in some areas, notably health professions, increased dramatically. Other fields, such as education, experienced significant declines. The nine fields of study shown below account for about 71% of all baccalaureates.
Continuing Challenges for Higher Education Budget
Major Challenges Going Forward

- 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.
  - The number of students graduating from Michigan public high schools is projected to decline by 15% by June 2028 (National Center for Education Statistics, 2018).

- Funding Mix
  - Due to reduced state support and increasing 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 little more than a 1% increase in combined operating revenue.

- Performance Funding
  - Universities must balance performance goals (such as degree completions in critical skills areas) against cost control.

- Title IX and Sexual Assault Prevention Accountability
  - FY 2018-19 is the first budget year to feature financial penalties for universities that fail to meet several measures intended to improve campus cultures around sexual assault prevention and Title IX reporting requirements.
For more information about the Higher Education budget:

HFA Resources

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

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