

FEDERAL SCHOOL CODE

**003325**

PHONE NUMBER

**717-872-3026**

FAX NUMBER

**717-871-2248**

WEB SITE

**[www.millersville.edu](http://www.millersville.edu)**

DIRECTOR

**Dwight Horsey**

ASSOCIATE DIRECTOR

**Marcy Ashton**

SYSTEM ADMINISTRATOR

**Tammy Bittner**

LOAN COORDINATOR /  
FINANCIAL AID PROCESSOR

**Tonya Hsiung**

GRANTS COORDINATOR /  
FINANCIAL AID COUNSELOR

**Emiyaril "Emi" Andino**

SCHOLARSHIP COORDINATOR /  
FINANCIAL AID COUNSELOR

**Dawn M. Upton**

RECEPTIONIST

**Kim Habecker**

SECRETARY

**Stephanie McNelis**

## Your Financial Aid Offer

Dear Student:

I am pleased to enclose your offer of financial aid for the 2011-2012 academic year. Listed on the enclosed Award Statement are the source(s) and amount(s) of your financial assistance.

Millersville's Financial Aid Officers established your award offer after carefully reviewing all the possible sources of aid that might be available to you. If you notified the Office of Financial Aid of any funds received from outside sources, these funds are listed on your award statement. If you received funding that is not listed on the award statement, please contact our office so that it may be included.

**You may be aware that—due to the impact of the current economic downturn on the Commonwealth—Pennsylvania's higher education institutions are facing potential state funding reductions at a level never experienced before. The leadership of the Pennsylvania State System of Higher Education (PASSHE) and this University are working with the General Assembly to ensure you will receive a high quality education at an affordable cost that will prepare you for success in your future endeavors.**

**These unprecedented times create challenges in sharing with you the most accurate information about academic year 2011-12 expenses, available financial aid, and your estimated out-of-pocket costs. Your financial aid package has been created based upon estimated costs for the upcoming academic year. However, the costs for academic year 2011-12 will not be finalized until the Board of Governors of the State System sets tuition at the end of June and after the Commonwealth budget is finalized. The final costs may vary from these estimates, depending upon the final state funding level that is provided by the Commonwealth for PASSHE and this University.**

In order to help you understand the financial aid process at Millersville University, we recommend that you read information on our website. In addition, we ask that you review your award statement, checking the accuracy of your name, address, and student ID number listed on the document. Please contact us immediately if you detect any errors.

You will be notified electronically about any changes in your financial aid package via email to your Marauder Mail account. The email will instruct you to log in to MAX to view your awards online. (Your Marauder Mail account and your MAX account will be available to you after you have confirmed your enrollment with Admissions.) You will not receive a revised paper letter. If you have any questions regarding your Marauder Mail or MAX accounts, please contact the Help Desk at 871-2371.

Again, I am pleased to notify you of your financial aid award offer and I wish you a pleasant and successful 2011-2012 academic year.

Sincerely,

Dwight Horsey  
Director of Financial Aid

## STUDENT FINANCIAL ASSISTANCE PROGRAMS

**GRANTS AND SCHOLARSHIPS** or gift aid is free money and does not have to be repaid. Awards are limited to students who demonstrate financial need as determined through the financial aid application process or may be based on a student's particular academic or athletic excellence.

- Federal Pell Grant
- TEACH Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- PA State Grant - limited to Pennsylvania residents
- Institutional Scholarships (listed in MU's catalog)

**LOANS** are borrowed money that must be repaid. For some loans, repayment does not begin until after you terminate your enrollment – graduating, enrolling for less than six credits, ceasing to attend classes, failing to re-enroll at the end of a semester or withdrawing. For others, repayment begins immediately.

### FEDERAL DIRECT STAFFORD LOANS:

- Federal Direct Subsidized Loan – Fixed interest rate of 3.4% and Federal Direct Unsubsidized Stafford Loan – Fixed interest rate of 6.8%. Origination fees up to 0.5% may be deducted from the loan at disbursement. You must be enrolled AND maintain an active enrollment status of 6 credits or more per semester. ***If you drop below 6 credits or terminate your enrollment you may not be eligible to receive your loan disbursement.***

The maximum annual loan amount awarded is determined by the number of credits a student has earned:

	Subsidized or Unsubsidized	Additional Unsubsidized
0 – 29.9 credits earned	\$3500	\$2000
30 – 59.9 credits earned	\$4500	\$2000
60+ credits earned	\$5500	\$2000

The Office of Financial Aid will automatically award a Federal Direct Stafford Loan for your maximum eligibility. This amount appears on your award statement as an offered amount. You may accept the award, accept a reduced amount, or decline the award on your MAX account.

**All Federal Direct Stafford Loan Borrowers must** complete the following before the funds can be applied to their account:

- Complete the Federal Direct Stafford Loan Master Promissory Note (MPN) on-line at [www.studentloans.gov](http://www.studentloans.gov). You must have a federal pin number to sign your MPN on-line. The MPN is valid for 10 years.
- Accept your loan(s) online through MAX.
- First-time borrowers must also complete Direct Loan Entrance Counseling. You can complete this requirement online at [www.millersville.edu/finaid](http://www.millersville.edu/finaid) (select "Loan Counseling" under "Quick Links"), in person at the Office of Financial Aid, or by requesting a Direct Loan Entrance Counseling packet from the Office of Financial Aid.

## STUDENT FINANCIAL ASSISTANCE PROGRAMS (con't)

**LOANS** continued:

- Perkins Loan – a fixed rate of 5%. *Eligible students must submit a signed Perkins Master Promissory Note to the Office of the Bursar and complete Perkins Loan Entrance Counseling if neither has been completed in the past.*
- Federal Direct PLUS Loan – Enables parents with good credit histories to borrow for the educational expenses of each child who is a dependent undergraduate student enrolled at least half time. Yearly limit is equal to the student's cost of attendance minus any other financial aid received by the student. The loan has a fixed interest rate 7.9%. Origination fees up to 2.5% may be deducted from the loan at disbursement. Additional information is available at [www.millersville.edu/finaid](http://www.millersville.edu/finaid), select "Loans", and then "Federal Direct PLUS Loans".

**FEDERAL WORK-STUDY** lets you work and earn money to help pay for educational expenses. The work may be on campus or off campus. Off-campus jobs may be at a private nonprofit organization or a public agency where the work is in the public interest. Students are eligible to earn the listed amount and are paid on a biweekly basis based on their number of hours worked. Available jobs are posted on the Career Services section of Millersville's website. ***Since students must earn this money, the award cannot be used as credit against a student bill.***

### STUDENT ELIGIBILITY

In order to be eligible to receive financial aid, a student must meet certain requirements. At the time the awards were made, these requirements were understood to be fulfilled. A change in a student's status may result in the adjustment or cancellation of the award. While the specific requirements differ for each student financial assistance program, a student must meet **ALL** of the following criteria:

- Meet the financial need requirement, which pertains to that particular financial aid program.
- Be enrolled for at least six credits in a degree or teaching certificate program. ***Students enrolled as NON-DEGREE are not eligible to receive assistance from student financial aid programs.***
- Register with Selective Service. This requirement applies to males born on or after January 1, 1960 and between the ages of 18 and 25.
- Be a U.S. citizen or eligible noncitizen.
- Not be in default on a federal student loan or owe money back on a federal grant. A student will not be eligible for assistance until the situation is resolved.
- Have a valid Social Security Number.
- Maintain Satisfactory Academic Progress. (*See next section*)

### ACADEMIC PROGRESS REQUIREMENTS

In order to receive federal and state student financial aid, a student must pass a prescribed number of **NEW CREDITS** each academic year whether or not s/he receives financial aid. A **NEW CREDIT** is defined as a credit for which the student did not receive a previous grade of A, B, C, D, or pass.

Failure to pass the prescribed number of **NEW CREDITS** during an academic year will result in the student losing his/her eligibility. Students who are ineligible to receive aid due to academic progress are notified by mail at the end of the spring semester. Students can make up the credits **WITHOUT** Federal/State financial aid during the summer, fall, winter and spring sessions.

## ACADEMIC PROGRESS REQUIREMENTS (con't)

Student's Enrollment Status (number of credits per semester a student is registered for at the end of the drop/add period)	Number of NEW credits that must be earned per SEMESTER to maintain financial aid eligibility	Number of NEW credits that must be earned per ACADEMIC YEAR to maintain financial aid eligibility
Undergraduate (12 +)	12	24
Undergraduate (9-11)	9	18
Undergraduate (6-8)	6	12
Undergraduate (3-5)	3	6
Graduate (9 or more)	9	18
Graduate (6-8)	6	12
Graduate (3-5)	3	6

**PLEASE NOTE:** Students who receive financial aid during the summer sessions may have a greater credit requirement. Please contact the Office of Financial Aid for additional information.

### MAXIMUM STUDENT AID PAYMENTS

Federal Regulations state that a student must complete his/her undergraduate program in 150% of the time of the scheduled length of the program. The standard length for students pursuing an undergraduate degree at Millersville University is the equivalent of 120 credits. *Regardless of receipt of any federal financial aid during the undergraduate program, a student may only receive federal financial aid [including Federal Pell Grant, TEACH Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Perkins Loan, Federal Work Study, Federal Stafford Loan, and Federal PLUS Loan] up to 180 credits attempted.* (Please be aware that your financial aid may be adjusted if you have attempted more than 168 credits.) Courses in which the students withdraw or receive an incomplete **will** count toward the number of attempted credits. The Office of Financial Aid will notify students when this credit limit is reached.

**Transfer Students** - All transfer credits accepted by Millersville will be counted toward the 180-credit limit.

**PA State Grant** — There is a maximum of 8\* award payments for full-time undergraduate students.

\*Equivalent maximum payments and semesters have been established for students who are less than full time.

See the full policy online at [www.millersville.edu/finaid](http://www.millersville.edu/finaid), select "Financial Aid Eligibility", then "Maintaining Eligibility (SAP)."

### MILLERSVILLE UNIVERSITY'S COST OF ATTENDANCE (COA)

The following table is an approximation of annual expenses for the 2011-2012 academic year. See our website for updates at [www.millersville.edu](http://www.millersville.edu), select "Billing & Payment Information"; Actual costs will be available mid-July.

Educational Expenses Item	On-Campus Students	** Off-Campus Students	Commuter Students
Tuition and Fees	*8,499	*8,499	*8,499
Room	5,076	**6,350	1,805
Board (meal plan)	3,656	3,656	1,880
Books and Supplies	1,000	1,000	1,000
Personal Expenses	1,750	1,750	1,750
Transportation	800	1,060	1,350
<b>TOTAL</b>	<b>\$20,781</b>	<b>\$22,315</b>	<b>\$16,284</b>

\*Non-Pennsylvania residents pay tuition and fees of \$18,370

\*\*Based on sharing apartment rental with two or more students. Actual costs may vary depending on rent and number of occupants.

### DETERMINATION OF YOUR FINANCIAL AID AWARD

To determine your financial aid eligibility or to certify your Federal Stafford Loan, the Office of Financial Aid must receive your official EFC and your financial aid file must be complete before the end of your term of enrollment for which you are requesting aid. The following determines the end of your term of enrollment:

- Graduating
- Enrolling for less than six credits
- Ceasing to attend classes
- Failing to re-enroll at the conclusion of a semester
- Withdrawing

Additional information regarding the determination of financial need as well as financial aid packaging is available on the Internet at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

### HOW FINANCIAL NEED IS DETERMINED

The formula for determining financial need is:

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ & - \text{Expected Family Contribution (EFC)} \\ & = \text{Financial Need} \end{aligned}$$

**COA:** The financial aid administrator calculates your COA. This is generally based on an academic year as well as your anticipated enrollment status. *See Millersville University's COA section.*

**EFC:** When you submit the FAFSA, the information you report is used in a formula called the Federal Methodology. This formula, established by the U.S. Congress, calculates your EFC. One common misconception people have about the EFC is that it is the amount of the outstanding balance to be paid to the university for the year. The EFC is used by financial aid professionals to determine the amount of eligibility for need-based financial aid programs. The amount you will owe to the university may differ from the EFC.

**FINANCIAL NEED:** This is the difference between the institution's COA and your EFC. If there is a remaining figure, you are considered to have financial need. *If there is no remaining need after your EFC has been subtracted from the COA, you may still be eligible for a Federal Unsubsidized Stafford Loan.*

**REMEMBER:** Financial Aid is intended to supplement, not replace family resources.

### PAYMENT OF YOUR FINANCIAL AID AWARD

Students awarded financial aid will generally receive one half of their award during the fall semester and the remaining one half during the spring semester. This method of payment applies to the Federal Pell Grant, TEACH Grant, Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan and Federal Stafford Loan Programs, and PA State Grant. The Office of the Bursar will apply these financial aid awards directly to the student's fixed expenses — tuition, fees, room and board.

If you are a Stafford Loan recipient:

- If you have completed all the paperwork on time, your loan funds should be disbursed at the beginning of each semester (excluding summer enrollment.)

## **PAYMENT OF YOUR FINANCIAL AID AWARD (con't)**

If the total amount of a student's financial aid for a particular semester exceeds fixed college expenses, the student will receive a refund from the Office of the Bursar. The student can then use these excess funds for expenses such as books, supplies, transportation, and other miscellaneous educational expenses.

Financial credit toward costs for the fall and spring semesters may be extended to students who have completed ALL of their obligations to the Office of Financial Aid.

## **WITHDRAWING FROM MILLERSVILLE UNIVERSITY AND YOUR FINANCIAL AID**

Tuition, fees, and room charges are refunded based on the following percentages effective on the day the student officially withdraws from Millersville University. **This is only for students who completely withdraw from the university.**

Up to end of drop period	100%
2 <sup>nd</sup> week	80%
3 <sup>rd</sup> week	60%
4 <sup>th</sup> week	50%
5 <sup>th</sup> week	40%

Students who leave Millersville University receive a prorated refund of meal plan fees provided they complete the official withdrawal process. Students who move out of university housing but do not withdraw are not entitled to a refund for housing.

If you officially or unofficially withdraw from Millersville University, the aid you received will be returned in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Perkins Loan
4. Federal PLUS Loan
5. Federal Pell Grant
6. Federal SEOG
7. Teach Grant
8. Other Federal Aid

**Refund calculations are based on the Federal guidelines and may not correspond to the Millersville University refund policy.**

Additional information is available at [www.millersville.edu/finaid](http://www.millersville.edu/finaid), select "Financial Aid Eligibility," then "Withdrawing/Leaving MU."

## **RENEWING YOUR FINANCIAL AID — MARCH 15TH**

The Free Application for Federal Student Aid (FAFSA) serves as your initial application for both federal and state student aid.

Students must reapply for financial aid **EVERY YEAR** by March 15<sup>th</sup> to be considered for all types of aid.

Filing your FAFSA by the March 15<sup>th</sup> deadline, will ensure that you will meet the PA State Grant deadline of May 1st.

## **YOUR RIGHTS AND RESPONSIBILITIES**

You have rights and responsibilities as a financial aid recipient. Knowing your rights and responsibilities will put you in a better position to make decisions about your educational goals and how to best achieve them.

### **You Have the Right to Know:**

- The types of financial aid programs that are available at Millersville University.
- The deadlines for submitting applications for each of the available financial aid programs.
- How financial aid will be distributed, how decisions on that distribution are made and the basis for these decisions.
- How your expenses for tuition and fees, room and board, transportation, books and supplies, personal, and miscellaneous expenses, etc., are considered in your COA.
- How your financial need was determined.
- How your financial aid award was calculated.
- How much of your financial need has been met, as determined by the Office of Financial Aid.
- The descriptions of the various federal, state and institutional programs in your student aid package.
- The portion of your financial aid award that is "gift aid" — money that is not repaid.
- The portion of your financial aid award that is "self-help aid" — money that is either earned or repaid. If your financial aid award includes a student loan — the interest rate, the total amount that must be repaid, the repayment procedures, the length of time you have to repay the loan and when re-payment is to begin.
- Millersville University's institutional refund policy.
- The federal financial aid refund policy.
- How Millersville University determines if you are maintaining satisfactory academic progress (SAP), and the consequences of not meeting those guidelines.

### **You Are Responsible For:**

- Providing, to the best of your knowledge, accurate information. In most instances, supplying misinformation on financial aid applications is a violation of law and may be considered a criminal offense that could result in an indictment under the U.S. Criminal Code.
- Completing all forms accurately and submitting them on time to the designated office/agency as directed on the form.
- Reading, understanding and maintaining copies of all forms that you are required to sign.
- Accepting the responsibility for all agreements that you sign.
- Performing the work that is agreed upon in accepting a Federal Work-Study award.
- Observing and complying with the deadline dates for all financial aid applications.
- Reading Millersville University's refund policy and procedures.
- Completing an Entrance Interview/Loan Counseling Session if you are a first-time Federal Stafford loan borrower. This requirement **MUST** be complete before your Federal Stafford Loan funds can be disbursed to your account.
- Completing an Exit Interview if you are a Federal Stafford Loan or Federal Perkins Loan borrower.
- Repaying **ALL** student loans.
- Notifying the lender of a change in your name, address or attendance status.
- Considering the information you are sent as a prospective student regarding a school's programs and performance before deciding to attend that school.