

# Money for College

Spring 2012

A Newsletter from the Millersville University Office of Financial Aid

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## Financial Aid Tips:

- **Never pay money to get money!**
- Check out the **CASH COURSE** on our website - it is an excellent resource for managing your money wisely
- If you have questions, contact the Office of Financial Aid

**VETERANS** - make sure to contact the Office of Financial Aid if you are taking Winter or Summer session classes & want to receive benefits!!

## Extremely Important Information about Applying for Financial Aid

- When the FAFSA is submitted online, you (and your parents) may be able to complete a data match with the IRS to transfer your tax information onto the FAFSA. We highly encourage this process, if you are presented with the option.

Beginning with the 2012-2013 academic year, due to change in federal regulations, if you are selected for Verification and required to submit tax documents, we will no longer be able to accept a copy of your tax return. You must obtain a **tax return transcript**.

You will be provided with information on how to obtain that form from the IRS or can view it on our website.

This may cause a delay in the processing of your financial aid since it may take longer for you to obtain the proper tax documents. Please be patient during this new process.

## It's Time to Apply for Financial Aid Again

**MU's DEADLINE FOR THE FAFSA IS MARCH 15, 2012**

### FAFSA Information

- Apply between January 1 and March 15, 2012 to be considered for all types of financial aid (federal, state, and institutional).
- Submitting your FAFSA within the above dates will help you meet PHEAA's **deadline of May 1, 2012** for State Grant consideration.
- The FAFSA can be completed online at [www.fafsa.gov](http://www.fafsa.gov)

- FAFSA on the Web Worksheets are available to help you complete your FAFSA online.
  - Go to [www.fafsa.gov](http://www.fafsa.gov), select "Before Beginning a FAFSA"
- If you completed a FAFSA in 2011-2012, you can complete a Renewal FAFSA online. Be sure to list Millersville University (school code **003325**) and list your housing status.
- For a full list of common questions that students and/or parents have questions about, please see our website under Applying for Aid → FAFSA Common Questions.

### PIN Number Information

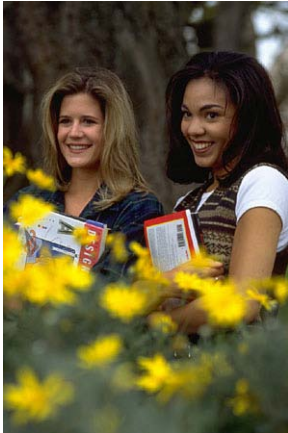
- You need a PIN to sign your FAFSA (this is your electronic signature)
- If you do not have a PIN, go to [www.pin.ed.gov](http://www.pin.ed.gov), Select "Apply for a PIN"
- If you have one, but do not remember it, select, "Request a Duplicate PIN"
- **The student and at least one parent must have a PIN number** (unless parental information is not required on the FAFSA)

## Scholarship Applications are Available

- Applications are now available for scholarships offered by the MU Office of Financial Aid
- Applications must be mailed or submitted in person. They cannot be submitted electronically.
- Applications are available on our website: [www.millersville.edu](http://www.millersville.edu), select Financial Aid, then select Grants & Scholarships, then MU Scholarships.
- You can download the application by clicking on the name of the scholarship.
- Applications are also available in the Office of Financial Aid (Lyle Hall)
- Check the website for more details regarding the specific MU Scholarships

# Summer Classes and Financial Aid

*If you are interested in taking classes this summer and need help paying for them, read the information below.*



In order for your financial aid to be processed before your bill is due, you must:

1. Complete the FAFSA before March 15, 2012
2. Complete the Millersville University **2012 Summer Financial Aid Request Form** (available online after February 1, 2012) and submit it by March 15, 2012.

3. Be admitted as a degree-seeking student and maintain enrollment of 6 credits or more throughout the summer to be eligible for federal loans.
4. Complete all financial aid document requirements by April 8, 2012.

**YOU MUST HAVE A SUMMER AID APPLICATION COMPLETED IF YOU WANT FINANCIAL AID PROCESSED FOR SUMMER!**

See our website for more details about Summer Aid and for the Summer Aid Application. You can submit the Summer Aid Application online or download the application and send it to the Office of Financial Aid.

Processing of Summer Aid will begin in April 2012

## Viewing your Financial Aid Information Online

*All financial aid information can be seen electronically through a student's MAX account.*



- Once you log into your MAX account, use the following steps to view your financial aid information.

- Select "Financial Aid"

### My Overall Status of Financial Aid

- Select the academic year
- You can check your Unsatisfied Student Requirements, Outside Resources, Academic Progress Status, and Financial Aid History.

### My Eligibility

- You can check the Document Requirements or Holds on your account, as well as messages related to each of those requirements. There may be links to forms you can complete online or other forms you can download and return.
- You can link to view your Academic Transcript.

- You can check your Academic Progress Status and the history of your Academic Progress.

### My Awards

- You can view your financial aid awards by academic year.
- You can view your financial aid award history – it will list all types of financial aid you have received at Millersville University (no history is available prior to the 1999-2000 academic year)

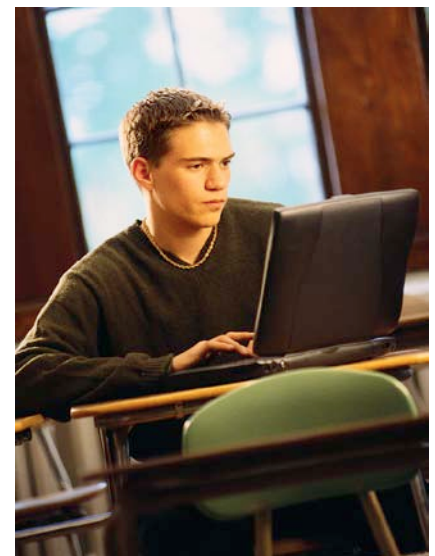
- You can view your Loan Application History – any loans you have that have been processed through our office.
- You can view your Semester Bill – a detailed summary of all credits (after they have paid to your account) and charges by semester.

- You can complete the Summer Financial Aid Request Form online.

### E-Mail MU Office of Financial Aid

- This allows you to send an email to the Office of Financial Aid. We ask the following if you are sending us an email:
  - When corresponding via email, please provide your MU Student ID number. We often cannot respond to you without checking your account. (For security reason, please do not provide your Social Security Number by email).
  - If you have questions or issues which are complicated and/or lengthy, please call our office at 717-872-3026 instead of emailing us.

*Please note: all official information and emails are sent to student's Millersville University (marauder) email account, so it is a good idea to check that email on a regular basis.*



- There are numerous scholarships available for students at all grade levels.
- Check with your department, local, state, and national associations affiliated with your major, and online.
- Register with scholarship databases that will match scholarships based on your profile – be sure to update your profile regularly.
- See our website for more information on scholarship searches.
- Beware of companies that contact you saying you received a federal grant, but they need your checking account number or credit card number – Federal or State Grants do NOT require that kind of information.
- Never pay money for scholarship searches.
- Never give out credit card or checking account information or your ATM PIN to anyone
- Beware of free seminars by companies – many times they require you to purchase a product or service – financial aid searches are free.
- You won a scholarship you didn't even apply for – find out what the scholarship is and how you received it.
- Remember – if it sounds too good to be true, it probably is.



## Maintaining Eligibility for Financial Aid Satisfactory Academic Progress (SAP)

- To receive and maintain financial aid, you must pass a certain number of **NEW** credits each academic year.
- **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.**
- For federal aid, **ALL** students are reviewed, regardless of receipt of financial aid. Federal aid includes the Pell Grant, SEOG, Perkins Loan, Work-Study, Stafford Loan, PLUS Loan, and Graduate PLUS Loan.
- For state aid, this policy includes only those who receive the PA State Grant (PHEAA) and only during the terms in which s/he received it.
- Failure to pass the required number of NEW credits during an
- See the chart below to help you determine the number of NEW credits required to maintain financial aid eligibility.

Student's Enrollment Status (Number of credits per semester at the end of the drop/add period)	Number of NEW credits needed per SEMESTER to maintain financial aid eligibility	Number of NEW credits needed per ACADEMIC YEAR to maintain financial aid eligibility
<b>Undergraduate Full Time</b> (12 or more)	12	24
<b>Undergraduate ¾ Time</b> (9-11)	9	18
<b>Undergraduate Half Time</b> (6-8)	6	12
<b>Undergraduate Less than Half Time</b> (3-5)	3	6
<b>Graduate Full Time</b> (9 or more)	9	18
<b>Graduate Half Time</b> (6-8)	6	12
<b>Graduate Less than Half Time</b> (3-5)	3	6



You can view the full Satisfactory Academic Progress policy on our website. Go to [www.millersville.edu](http://www.millersville.edu), select Financial Aid, select Financial Aid Eligibility, and select Maintaining Financial Aid eligibility (SAP).

## Office of Financial Aid

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Millersville PA 17551

PHONE:  
(717) 872-3026

FAX:  
(717) 871-2248

EMAIL:  
FA.Mail@millersville.edu

Office Location:  
Lyle Hall  
1<sup>st</sup> Floor

Office Hours:  
Monday – Friday  
8am – 5pm

### Financial Aid Staff

**Dwight Horsey**  
Director

**Marcy Ashton**  
Associate Director

**Tammy Bittner**  
Systems Administrator

**Tonya Hsiung**  
Loan Coordinator/  
Financial Aid Processor

**Emiyaril Alvarez**  
Grants Coordinator/  
Financial Aid Counselor

**Dawn Upton**  
Scholarship Coordinator/  
Veterans Benefits Counselor

**Kim Habecker**  
Receptionist

**Stephanie McNelis**  
Secretary

### Office of Financial Aid Mission Statement

The Mission of the Office of Financial Aid is to work collaboratively with University offices to assist all students, regardless of their economic resources, in obtaining the financial assistance necessary to attend Millersville University, while maintaining the fiscal and regulatory integrity of its financial aid programs.

## Have you or a parent recently lost a job?

If you (or your parent, if you are a dependent student) have lost your job, you may be eligible for more financial aid.

- If your (or your parents') income for 2012 will be less than your income for 2011, an adjustment of your information provided

on the 2012-2013 FAFSA can be done for the 2012-2013 academic year when you complete our Special Condition Form.

- If you (or your parents) indicated on the FAFSA that you are a dislocated worker, you will receive

information on how to apply for a Special Condition in June 2012.

- Be sure to send in all required documentation. A letter will then be sent to you to indicate what, if any, changes have been made to your financial aid awards for the 2012-2013 academic year.

## Changes to Loans

- Subsidized and Unsubsidized Direct Loans disbursed on/after July 1, 2012 will have loan fees of 1% assessed (the disbursement will be 1% less than the approved amount).
- The interest rate on all Direct Loans disbursed on/after July 1, 2012 will be fixed at 6.8% (please remember that subsidized loans have no interest charged until repayment or 6 months after you stop enrollment at least part-time)
- Graduate students with loans processed beginning with the 2012-2013 academic year (excluding any summer 2012 loans) will be processed as Unsubsidized Direct Loans [this change was passed into law on 8/2/11 in the Budget Control Act of 2011 (Public Law 112-25)].

## Authorizing Others to Talk about your Financial Aid

Every student must complete the **Authorization to Release Information Form**

- This form allows the Office of Financial Aid staff to speak with others about your financial aid.
- If you have not completed this form, you can submit it online using MAX or complete the paper form in the Office of Financial Aid.
- If you have completed this form in the past, it does not need to be completed again, unless you need to make changes.



**DO YOU NEED A JOB?** You can search for jobs on **College Central Network**.

Go to [www.millersville.edu](http://www.millersville.edu)

- Click on the "Current Students" tab
- Under Quick Links, click on "Career Services"
- Select the fourth option under Quick Links titled, "Part and Full Time Jobs for Students & Alumni"

Or, go to the URL directly at [www.collegecentral.com/millersville/](http://www.collegecentral.com/millersville/)

## NEW WEBSITE INFORMATION

*Information regarding federal loan repayment options is now available on our website.*