

Office of Financial Aid  
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## 2009 SUMMER FINANCIAL AID INFORMATION

Financial aid is available for the Summer Semester at Millersville University. However, please be aware of the following:

- The aid you receive in the Summer Semester may have an impact on the amount of aid you can receive for the following Fall and Spring Semesters. For example, if you request a Federal Stafford Loan and your maximum eligibility is \$3,500 for the year, your loan will be divided equally among the three semesters (Summer, Fall, and Spring), awarding approximately \$1,167 each semester.
- Students who fail to meet Satisfactory Academic Progress standards (as defined in the Millersville University Satisfactory Academic Progress Policy) after 2009 Spring Semester grades have been reviewed will have Summer financial aid rescinded.

### How Do I Apply?

The following conditions must be met in order to receive Financial Aid for the 2009 Summer Semester. Failure to complete all required paperwork by the designated deadlines may delay the approval of aid beyond the due date of your Summer bill. If you are submitting paperwork after the dates listed below, please be prepared to pay your bill without the assistance of financial aid. If aid is approved after your bill is paid, you will receive a refund (assuming that you meet all eligibility requirements).

- Complete and submit the 2009-2010 Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) before **March 15, 2009**. (Allow a minimum of 4 weeks for the results to be released to MU's Office of Financial Aid.)
- Complete the Millersville University 2009 Summer Financial Aid Request Form and submit to the Office of Financial Aid by **March 15, 2009** (available for online submission through our website or you may complete the paper form in the Office of Financial Aid).
- Maintain an enrollment status of six credits or more throughout the Summer Semester and be admitted in a degree-seeking program at MU.
- Complete your Financial Aid Document Requirements by April 11, 2009 – If your application is selected for Verification by the Department of Education, the Office of Financial Aid will send you a Millersville University Verification Form. You will need to complete this form and return it to the Office of Financial Aid along with signed copies of your/your parents' 2008 Federal Income Tax Return **before any aid will be processed**. You may check the status of your Document Requirements online using MAX.
- See Types of Aid below for any additional aid-specific requirements.

### What Types Of Aid Are Available?

Students successfully completing all of the required paperwork by the designated deadlines listed under the "How Do I Apply?" section (above) may be considered for the following types of aid:

#### Federal Pell Grant

- Summer Pell Grant recipients will receive a reduced award for their 2010 Spring Semester (assuming full-time enrollment in the 2009 Fall and 2010 Spring Semesters).

#### PA State Grant

- Students who are eligible for the PA State Grant may receive a maximum of eight full-time disbursements while pursuing a first bachelor's degree. Therefore, any grant money received for the Summer Semester will count toward the eight full-time disbursements permitted by PHEAA.
- To apply, complete the "Summer State Grant Application" in addition to the 2009-2010 FAFSA and the MU 2009 Summer Financial Aid Request Form. This additional application is available online only after April 1, 2009 at [www.pheaa.org](http://www.pheaa.org).

## Federal Stafford Loan

- First-time borrowers must complete BOTH of the following before the loan can be applied to their bill:
  - ♦ Complete Stafford Loan Entrance Counseling. Entrance Counseling can be completed online at <http://muweb.millersville.edu/~finaid/>.
  - ♦ Complete the Federal Stafford Loan Master Promissory Note which can be completed online at [www.aessuccess.org](http://www.aessuccess.org) or by contacting your lender of choice directly. (The MPN is not available online until after the award is processed at MU.)
- The Financial Aid Staff will pre-certify the loan for the student's maximum eligibility for the 2009-2010 academic year that includes the 2009 Summer Semester. The loan amount will be divided equally among the semesters of enrollment as indicated by the student on the attached 2009 Summer Financial Aid Request Form. Students not wanting to borrow their maximum eligibility should contact the Office of Financial Aid.
- The total loan amount will not exceed student's annual grade level eligibility. (Grade level eligibility is determined by the total number of credits the student has EARNED as of the date the loan application is certified—often before Spring semester grades are available.)

## Federal PLUS Loan

- A parent of a dependent undergraduate student may borrow a PLUS loan. Apply online at [www.aesSuccess.org](http://www.aesSuccess.org) or by contacting your lender of choice directly. A PLUS Loan Master Promissory Note must be on file with your guarantor and the loan must be certified by the school **before** a PLUS loan may be used as credit on the student's bill. **Credit pre-approval is not satisfactory for this purpose.**

## Alternative Loans.

- Alternative loans may be used to supplement or replace traditional sources of Financial Aid.
- Final approval from the lender must be on record in the Office of Financial Aid **before** an Alternative loan may be used as credit on the student's bill. **Credit pre-approval is not satisfactory for this purpose.**

## When Will My Summer Aid Be Processed?

- Beginning April 1, 2009, the Office of Financial Aid will process requests for the Summer Semester for those students who have met all of the criteria listed under the "How Do I Apply?" section of this form. Students may check the status of their Document Requirements online using MAX.
- An email will be sent to each student's Marauder email account when aid has been processed, directing the student to view awards online. Students are advised to review the total amount of aid for the entire 2009-2010 academic year. If additional funds are needed, students are encouraged to meet with a Financial Aid Counselor to discuss Alternative Loans.

## When Will I Receive My Aid?

- **Disbursement of Funds:** Please pay particular attention to the following **anticipated** disbursement dates. While you may take credit immediately for your aid (assuming you have fulfilled all requirements), the funds will not be received by the University before the dates listed below. **If you expect to receive a refund, please understand that it will not be available until approximately one week after the latest disbursement date associated with your period(s) of enrollment.** Students must notify the Office of Financial Aid if their enrollment status changes after aid is initially awarded. Failure to do so will delay the disbursement of the student's Financial Aid.

Student is enrolled in →	Summer 1 only	Summer 1 & Summer 2	Summer 2 only	Summer 1 & Summer 3	Summer 3 only	Summer 2 & Summer 3	All 3 Summer Sessions
PA State Grant	7/22/09	7/22/09	7/22/09	7/22/09	7/22/09	7/22/09	7/22/09
Pell Grant	7/22/09	7/22/09	7/22/09	7/22/09	7/22/09	7/22/09	7/22/09
*Stafford Loan- 1 <sup>st</sup> disb.	5/13/09	6/17/09	6/17/09	7/22/09	7/22/09	7/22/09	7/22/09
*Stafford Loan- 2 <sup>nd</sup> disb.	5/14/09	6/18/09	6/18/09	7/23/09	7/23/09	7/23/09	7/23/09
*Stafford Loan- 3 <sup>rd</sup> disb.	5/15/09	6/19/09	6/19/09	7/24/09	7/24/09	7/24/09	7/24/09