

Frequently Asked Questions (FAQ)

Numerous inquiries are made by students and their parents about our financial aid programs. In anticipation of some of the questions you might raise, the following information is presented to you:

FAFSA / APPLYING FOR FINANCIAL AID

HOW DO I APPLY FOR FINANCIAL AID?

To be considered for Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Perkins Loan, Federal Stafford Loan, Federal Work-Study and/or PHEAA State Grant, you must complete the Free Application for Federal Student Aid ([FAFSA](#)).

In addition, the federal government mandates that institutions verify at least 30% of its applicants. Students who are selected to undergo this process will be mailed a University Verification Form to complete and attach appropriate documents.

WHAT ARE THE DEADLINES OR SUGGESTED COMPLETION DATES FOR FINANCIAL AID?

March 15th is the deadline for full consideration for the following financial aid programs - Federal Pell Grant, Federal SEOG and Federal Perkins Loan. By meeting the March 15th deadline, you are also sure to meet the deadline of May 1st for the PHEAA State Grant.

WHEN WILL I RECEIVE INFORMATION REGARDING THE ACTION TAKEN ON MY APPLICATIONS?

The anticipated dates for receiving information are as follows:

Federal Pell Grants - Four to six weeks after the FAFSA has been mailed to the federal processor, a Student Aid Report (SAR) will be sent to the student (sent via mail through the postal service or sent via email, if an email address is provided or the application is done online). Please refer to the SAR for an initial indication of your eligibility for a Pell Grant.

PA State Grants - These awards are announced in mid-May by PHEAA in the form of a "Status Notice" mailed to the student.

Federal Stafford Loans - The student's maximum eligibility will be indicated on the student's award letter. Award Letters will be mailed to new students beginning in April and to returning students in June.

Federal SEOG and Federal Perkins Loan - If the student is eligible, these awards will appear on his/her financial aid award letter.

WHY DO I HAVE TO PUT MY PARENTS' TAX INFORMATION ON THE FAFSA IF THEY ARE NOT PAYING FOR SCHOOL?

The federal government expects both the parents and the student to contribute to the student's educational cost. Regardless of whether a parent will or will not contribute to your education, their income and assets must be reported and be used to determine your financial aid. Even if you do not live with your parents, if you are considered dependent by the federal government, you are required to provide parental information. The Free Application for Federal Student Aid (FAFSA) has questions for you to answer to determine if you are dependent or independent. Refer to the FAFSA instructions for instructions regarding parental information.

WHAT DO I DO WHEN I'M CONSIDERED DEPENDENT BUT MY PARENT(S) WON'T PROVIDE INFORMATION OR SIGN MY FAFSA? CAN SOMEONE ELSE SIGN IT?

No one other than your parent may legally sign the FAFSA (refer to the FAFSA to determine who is considered a parent).

Unless your parent(s) provide the required information and sign the FAFSA, you cannot be considered for any need-based financial aid, including Federal Stafford Loans.

If you find yourself in this situation, you should contact your Financial Aid Counselor at the Office of Financial Aid at 717-872-3026 to help you explore other possibilities.

I DO NOT LIVE WITH MY PARENTS, BUT LIVE WITH ANOTHER RELATIVE. SHOULD I PUT THEIR INFORMATION ON THE FAFSA AS MY PARENT?

No one other than your parent may provide financial information or sign the FAFSA. If you reside with grandparents, aunt/uncle, or someone other than your parents, contact the Office of Financial Aid at 717-872-3026 as soon as possible to speak to a Financial Aid Counselor about your situation.

MY PARENTS MAKE A LOT OF MONEY, SO I PROBABLY WON'T QUALIFY FOR FINANCIAL AID. SHOULD I STILL APPLY?

YES! Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it.

In addition, there are sources of aid, such as low interest loans - Federal Stafford and Federal PLUS loans - that are available regardless of need. It is wise to have something to fall back on, in case your family finds themselves in a financial crunch.

I DON'T WANT TO MISS THE FAFSA FILING DEADLINE FOR MU (MARCH 15), BUT MY PARENTS DON'T FILE THEIR FEDERAL TAX RETURN UNTIL APRIL 15 (OR THEY FILE LATER BECAUSE THEY GOT AN EXTENSION). WHAT SHOULD I DO?

You may use estimated tax information on the FAFSA based on your and your parents' W-2 forms. When the federal taxes are completed, you can update your Student Aid Report (SAR) or make corrections online (if you filed using FAFSA on the Web) using the correct information. It is recommended that you have your taxes prepared early so the information you report is accurate, avoiding making updates later.

MY PARENTS ARE DIVORCED. THE PARENT I RESIDE WITH IS REMARRIED. DO I HAVE TO PROVIDE MY STEP-PARENT'S INCOME AND ASSETS ON THE FAFSA, EVEN IF I AM NOT SUPPORTED BY THE STEP-PARENT?

YES, provided that the parent you are living with is the one completing the FAFSA (your custodial parent). If your parent is married to your step-parent at the time you complete the FAFSA, both your parent and step-parent must report their income and assets, even if they weren't married the previous year (i.e. filed separate tax returns).

WHY SHOULD I GET A FEDERAL PIN AND APPLY ONLINE?

You can apply for financial aid - Free Application for Federal Student Aid (FAFSA) completely online by using an electronic signature with your PIN. The online application assists you in filling out the information correctly and helps minimize mistakes. It also allows you to access your application to make updates to your FAFSA online using your PIN.

You can also use it to electronically sign your Master Promissory Note for the Federal Stafford Loan online.

WHEN WILL MY FINANCIAL AID AWARD BE READY?

To receive an award statement, the student must first complete the [FAFSA](#). Once Millersville University has received information from the FAFSA, the following information will tell you when to expect your award statement to be ready:

For **incoming freshman students** - students who are NOT currently enrolled at Millersville University - you should expect to receive your initial letter in mid-March, provided you have already been admitted to the university and have a completed FAFSA on file. Letters will continue to be sent as we receive FAFSAs from students.

Students who have **NOT** paid their confirmation fee will receive the award statement with the award amount or an estimated award. If an estimated award statement is received, that means that we need additional documentation from you to complete your record. However, we will not request or require that documentation until you have paid a confirmation fee.

For students who **HAVE** already paid the confirmation fee, you may receive an actual award statement or a Verification Form in the mail. If you receive the Verification Form, you must complete that and submit the required documentation prior to receiving the award statement. (See more information on the [Verification](#) process.)

Students will continue to receive new award statements if their financial aid changes. They will receive paper statements until the first day of classes. Once they enroll at Millersville University, all notification of financial aid awards will come via email and request they check their MAX account.

For **transfer students** - students who are NOT currently enrolled at Millersville University - if you have already paid the confirmation fee, you may receive an actual award statement or a Verification Form in the mail. If you receive the Verification Form, you must complete that and submit the required documentation prior to receiving the award statement. (See more information on the [Verification](#) process.)

Students will continue to receive new award statements if their financial aid changes. They will receive paper statements until the first day of classes. Once they enroll at Millersville University, all notification of financial aid awards will come via email and request they check their MAX account.

For **returning students** - students who ARE currently enrolled at Millersville University - your award statements will not be ready until approximately June 1 of each year. **YOU WILL NO LONGER RECEIVE PAPER AWARD STATEMENTS IN THE MAIL.** You will receive an email from the Office of Financial Aid indicating that your financial aid award is ready and you can check MAX to view the awards.

In order to have your financial aid award ready by June 1, you must have completed the [FAFSA](#) and any required documentation. You can view your required documentation by logging in to your MAX account ([View instructions](#)). You must also be maintaining [Satisfactory Academic Progress \(SAP\)](#) to be eligible. If you are not maintaining SAP, you will NOT receive information about your award statement, but will receive a letter in the mail from our office explaining that you have lost your financial aid.

The reason students will not receive award information until after June 1 is because all students, regardless of receipt of federal aid, must be reviewed at least once per year (our review is after Spring semester grades are posted) to be sure the student passed enough credits to maintain financial aid eligibility. For more information on this, please see our [Satisfactory Academic Progress \(SAP\) Policy](#).

If you are a returning student and plan to utilize Millersville University's payment plan ([MIPP](#)), you can call the Office of Financial Aid to receive estimates in order to complete your MIPP contract by May 1.

If you do not meet the May 1 deadline for MIPP, you may still be eligible to sign-up for it, but you should view the requirements on the [Bursar's Office webpage related to MIPP](#).

PAYMENT / DUE DATES

WHAT ARE THE ANTICIPATED PAYMENT DATES FOR COLLEGE FEES?

Approximately **mid-August** for the Fall 2008 semester and **mid-December** for the Spring 2009 semester. **Please be aware that each student must return their "Statement of Fees" by the due date, even if there is \$0 due, in order to avoid any late fee and/or loss of your schedule.** If you have \$0 due or have a credit (you don't owe anything), you may also "[Clear](#)" your bill on the Bursar's Office Website.

WILL THE UNIVERSITY EXTEND CREDIT TO ME UNTIL MY AID IS RECEIVED?

For those individuals who have been officially approved for financial aid, the university will extend credit.

ARE CREDIT CARDS ACCEPTABLE FOR PAYMENT?

Yes, the university will accept Master Card, Discover, and American Express.

HOW DO I PAY FOR BOOKS?

Obtaining and paying for books are the responsibility of the student. It is possible to use financial aid to help cover the cost of the books. If your financial aid is more than your university bill, you will receive a refund check which may be used to help cover your book cost. Freshman students may not receive money back until one month after the start of the semester (if they are expecting any), so we recommend they save money the summer prior to college to pay for books for their first semester. It is best to plan to pay for your books up front and then possibly be reimbursed later with your financial aid.

MY ACCOUNT

HOW DO I CHECK MY FINANCIAL AID ONLINE?

You can check your financial aid online through the MAX system.



1. Log in using your MAX ID and password.
2. Click on "Student Services and Financial Aid"
3. Click on "Financial Aid"
4. Click on the appropriate link, depending on what you would like to view:

"My Overall Status of Financial Aid" - view overall status, academic progress, financial aid awards, cost of attendance, and read messages.

"My Eligibility" - review financial aid holds (which may prevent payment of awards) and document requirements, display academic progress history, and view your academic transcript.

"My Award Information"- view your billing summary, review financial aid awards by year, accept your financial aid offers by year, review your award history, display the award payment schedule, and view the history of loan applications.

Email the Office of Financial Aid.

MY FEDERAL STAFFORD LOAN HAS NOT BEEN CREDITED TO MY ACCOUNT YET. WHY IS THAT?

Check your Max account to check for outstanding requirements for financial aid.



Be sure that you have signed the Master Promissory Note (MPN) and returned it to AES.

If all requirements are satisfied and you have previously signed the MPN, contact the Office of Financial Aid for further information.

MY PHEAA STATE GRANT HAS NOT BEEN CREDITED TO MY ACCOUNT YET. WHY IS THAT?

If you live off-campus, we may need your off-campus address. Check your Max account to check for outstanding requirements for financial aid.

If all requirements are satisfied, then your PHEAA State Grant should be applied to your account by the end of the third week of school.

If you still have not received it by the end of the third week, please contact the Office of Financial Aid.

WHY IS MY ID NUMBER AN "M" NUMBER INSTEAD OF MY SSN?

To prevent potential security and privacy issues associated with using Social Security Numbers as primary computer system IDs, Millersville University has assigned students a new MAX ID to access their student information via the MAX system. Your MAX ID begins with an "M" (upper case!) and appears on your new Marauder OneCard (student ID card). If you don't know your MAX ID, you can sign on the MAX web system using your Social Security Number and PIN and look it up under the "Student Services & Financial Aid" menu. To access MAX by phone, simply drop the "M" and use the 8 digits as your ID. During the transition period, you can use either your Social Security number or your MAX ID to access your records by MAX web or phone. However, it is highly recommended that you start using your MAX ID immediately in place of your Social Security number.

I RECEIVED MY AWARD LETTER AND I STILL NEED MORE MONEY. WHAT CAN I DO?

If you are a dependent student, your parents may consider applying for a Federal Parent Loan for Undergraduate Students ([PLUS](#)). They can borrow any amount, up to the [cost of your education](#). If they are denied for any reason, the student may borrow more money in Unsubsidized Federal Stafford Loans. A copy of the denial must be on file at the Office of Financial Aid and the student or parent must contact MU Office of Financial Aid to indicate the amount the student wants to borrow additionally in Stafford Loans. See the section on [Federal Stafford Loans](#) to determine the maximum amount the student can borrow additionally. Students who are independent are automatically eligible for the additional Unsubsidized Federal Stafford Loans.

If your parents know they will be approved for a PLUS Loan, but do not want a loan in their name, you can apply for an [Alternative Loan](#), if they are willing to be a cosigner. If you are independent, then you may not need a cosigner. Check the requirements for each individual loan.

Millersville University also offers a Monthly Installment Payment Plan ([MIPP](#)). The deadline is **MAY 1** (prior to the start of the academic year) (i.e May 1, 2008 for the 2008-2009 academic year).

SUMMER / WINTER CLASSES

I WANT TO TAKE SUMMER CLASSES. CAN I GET FINANCIAL AID FOR THE SUMMER SESSION(S)?

There is financial aid available during the Summer session. Millersville University considers the academic year to include Summer/Fall/Spring (in that order) (i.e. 2008-2009 academic year consists of Summer 2008, Fall 2008, Spring 2009).

You **MUST** fill out a Summer Financial Aid Application in order to receive any financial aid for Summer. These forms are available after March 15 (prior to the summer session). If you do not fill out a Summer Financial Aid Application, you will not receive any financial aid in the Summer.

Whatever federal aid you use in the Summer terms (Federal Pell Grant, Federal Stafford Loan), will reduce the amount you will receive during the Fall and Spring semesters.

If you choose to use a PHEAA State Grant for the Summer session, you must fill out a separate application, which is available in the Office of Financial Aid in April (prior to the summer session). You are only permitted to have 8 full-time semesters of PHEAA State Grant, so using PHEAA during the summer may reduce your total number of Fall/Spring award payments.

You must be enrolled for at least **6** credits to receive the Federal Stafford Loan or PHEAA State Grant. You may be eligible for a Federal Pell Grant if you are enrolled for at least **3** credits.

I WANT TO TAKE WINTER CLASSES. CAN I GET FINANCIAL AID FOR THE WINTER SESSION?

There is **NO** financial aid available for the Winter session.*

*If you are a **part-time student** (less than 12 credits during the Spring semester following the Winter session you enrolled) there may be aid available to you retroactively. Contact the Office of Financial Aid for specific information regarding this.

SPECIAL CIRCUMSTANCES AFFECTING AID ELIGIBILITY

ONE OF MY PARENTS LOST HIS/HER JOB AND MY FAMILY IS IN A FINANCIAL BIND. CAN THE OFFICE OF FINANCIAL AID HELP ME OUT?

If your family experiences a change in income due to an unusual circumstance (loss of job, reduced hours, separation or divorce, death in the immediate family) contact the Office of Financial Aid to speak with a Financial Aid Counselor regarding your situation. It may be possible to reevaluate your financial aid eligibility.

If your family has high unreimbursed medical expenses or pays private school tuition for elementary or secondary school (K-12), your financial aid eligibility may be re-evaluated. Contact the Office of Financial Aid for further information.

LOANS (PLUS, STAFFORD, ALTERNATIVE)

MY PARENTS KNOW THEY WILL BE DENIED A PLUS LOAN. IS THERE A WAY TO QUICKLY APPLY FOR A PLUS LOAN?

If parents know they will be denied, complete an Online Pre-Approval through [American Education Services \(AES\)](http://www.aessuccess.org/plus.htm) [http://www.aessuccess.org/plus.htm]

If the parent is denied the PLUS Loan, some lenders will work with the borrower to repair his/her credit.

Student Capital has credit resolution for parents who experience difficulties qualifying for a PLUS Loan. For more information, contact Student Capital at 1-877-800-0722.

WHAT IS THE DIFFERENCE BETWEEN A SUBSIDIZED STAFFORD LOAN AND AN UNSUBSIDIZED STAFFORD LOAN?

The school determines the amount of Subsidized and Unsubsidized Loans the student is eligible for. You must have financial need in order to receive a Subsidized Federal Stafford Loan.

A **SUBSIDIZED** loan means that the government subsidizes the interest while you are in school - you are not required to pay interest, nor does it accrue on your loans until you are out of your grace period and in repayment.

An **UNSUBSIDIZED** loan means that you do not have financial need, therefore the federal government requires that you start paying the interest on your loan as soon as it is disbursed, or it will capitalize and you will have to pay it back when you start paying on your loans. It is recommended that, if you have an unsubsidized Stafford Loan, you pay the interest while you are in school to avoid larger payments when you begin repayment. You will receive an interest statement every 3 months whether you elect to pay the interest now or have it capitalized.

HOW DO I REDUCE THE AMOUNT OF MY FEDERAL STAFFORD LOAN OR CANCEL THE ENTIRE LOAN?

Students may cancel all or a portion of the loan within 14 days after the date the school has sent notification that the loan funds have been credited to the student's account. Contact the Office of Financial Aid to cancel or reduce the loan, download the Loan Change form or submit a Loan Change Form online from our Forms Center and return it to the Office of Financial Aid (Requires [Adobe Acrobat Reader](#)).

FEDERAL WORK STUDY

WHAT IS FEDERAL WORK STUDY?

The Federal Work Study program provides funds for jobs for undergraduate and graduate student with financial need, allowing them to earn money to help pay for educational expenses. Offices throughout campus hire Federal Work Study students to work while they are taking classes.

Community service is also a part of the Federal Work Study program. Students can complete community services projects and be paid for them. Contact the Community Service Office at 717-871-2333 or refer to the [Community Service website](#).

HOW DO I OBTAIN A JOB IF I HAVE BEEN AWARDED FEDERAL WORK STUDY?

Students who have been awarded Federal Work Study do **NOT** get placed in jobs.

It is the responsibility of the student to obtain employment on-campus. Student can view jobs on campus from the Career Services website – click on Jobs for MU Students and Alumni (College Central Network). Otherwise, the student should

contact the department s/he is interested in working in to see if they will be hiring. Students can be hired at any point during the year, but contact the departments to see if there are positions available.

If you are interested in participating in community service projects in order to earn Federal Work Study money, contact the Community Service Office at 717-871-2333 or refer to the [Community Service website](#).

GENERAL QUESTIONS

WHERE MAY I CALL FOR HELP?

PHEAA Grant Division	1-800-692-7392
PHEAA Loan Division (Federal Stafford and Federal PLUS Loans)	1-800-692-7392
Federal Pell Grant	1-800-433-3243 or 1-319-337-3738
AES/PHEAA (formerly Student Loan Servicing Center - SLSC)	1-800-233-0557
MU Office of Financial Aid	1-717-872-3026
MU Bursar's Office (billing and refunds)	1-717-872-3641 or 1-717-872-3683
MU Installment Payment Office	1-717-872-3021

WHO MAY INQUIRE ABOUT MY FINANCIAL AID RECORD?

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. Only those individuals, who provided information on a student's FAFSA, can request information regarding the student's financial aid file.

Therefore, if a student would like their financial aid information released to another individual and/or agency, the student must complete the [Authorization Release Form](#) and submit it to the Office of Financial Aid.

WHAT RECORDS SHOULD I RETAIN?

Keep copies of all your applications as well as any letters you send to the various agencies.

Keep a copy of your 2006 federal income tax form to document your adjusted gross income or other data which appears on the 1040, 1040A, or 1040EZ form.

IF I WITHDRAW FROM A CLASS, WILL IT AFFECT MY FINANCIAL AID?

No matter if you receive financial aid during the period you withdrew from your class, it may affect your future financial aid awards. Please see our policy on academic progress requirements and financial aid eligibility.

IF I REPEAT A CLASS, WILL IT AFFECT MY FINANCIAL AID?

If you repeat a course you have previously earned a passing grade in (passing for financial aid purposes includes A,B,C,D or S), it may affect your future financial aid awards. Please see our policy on academic progress requirements.

I WAS SELECTED FOR VERIFICATION. WHAT DOES THAT MEAN?

The U.S. Department of Education requires that 30% of all students who apply for financial aid must be verified. Verification is the process to make sure that the information reported on the Free Application for Federal Student Aid (FAFSA) is accurate. Some applications are selected because of inconsistent information, while others are randomly selected. Any student who is selected will be notified by the Office of Financial Aid. The following are items required to complete verification (this may not be an all inclusive list):

Millersville University Verification Form
Student's Federal Tax Return
Parents' Federal Tax Return (for dependent students)

The Office of Financial Aid will compare the information on the tax returns to the FAFSA and correct any errors. Any corrections made will generate a new Student Aid Report (SAR). After the verification process is complete, the student will be notified of his/her financial aid eligibility (after April for new Freshman; after June for all returning students).

Failure to complete the verification process will prohibit you from receiving any federal financial aid for the academic year.

MY AWARD LETTER WAS BASED ON FULL-TIME ENROLLMENT, BUT I'M ONLY ATTENDING PART-TIME. IS THERE ANYTHING I NEED TO DO TO NOTIFY THE OFFICE OF FINANCIAL AID?

The Office of Financial Aid requests that you notify us by completing the part-time award form available online for submission on our Forms Center. This will allow us to adjust your financial aid based on your reported enrollment status. If you have been awarded a PHEAA State Grant, there is a separate part-time enrollment form you must complete to receive that award in addition to the part-time award form. Failure to provide this information may delay disbursement of your financial aid.

HOW MUCH FINANCIAL AID IS AWARDED AT MILLERSVILLE UNIVERSITY?

The Office of Financial Aid administers a financial aid program that, in 2004-05, brought in nearly \$40.5 million in financial assistance to approximately 6,300 Millersville students (78% of our total population).

I AM PLANNING TO LIVE OFF-CAMPUS - HOW DOES THAT AFFECT MY FINANCIAL AID?

Please note that Off-campus housing is considered any housing where the student is not residing with his/her parents and is not paying Millersville University for housing - this includes Shenks Hall and Reighard Hall.

One main difference of living Off-campus compared to living On-campus is that Millersville University does not bill you for housing and will not bill you for a meal plan unless you choose to have one. Students living in Shenks Hall and Reighard Hall are required to have a meal plan from Millersville University but are not billed for housing in these halls by the university.

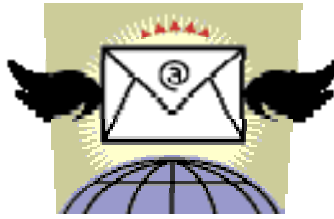
Since you are not billed for housing or a meal plan by Millersville University, you will only owe the university the cost of your tuition and fees. Your financial aid awards will remain the same as though you were living on-campus. Since your bill is lower, you would receive the remaining amount of money in a refund check to use for your off-campus living expenses (rent, utilities, food, etc.) once your financial aid has disbursed/paid to your Millersville University account.

For financial aid purposes, we consider the cost of living off-campus slightly higher than living on-campus. For more information, see our webpage on Cost of Education.

If you have a PA State Grant through PHEAA, you are required to report your local (Off-campus) address to us. You can easily do this by updating your address in your MAX account (under Personal Information) - be sure to indicate the appropriate dates. If you do not report your address on MAX, you will be required to

complete a form giving us your local address, which may prevent the payment of your PA State Grant to your student account.

I AM STUDYING ABROAD FOR A SEMESTER. WHAT DO I NEED TO DO?



1. Contact with the Office of Global Education and Partnerships (formerly Office of International Affairs) to complete the necessary paperwork for your study abroad program.
2. Complete your FAFSA as usual for financial aid for the academic year.
3. Ask the Office of Global Education and Partnerships to forward a copy of your study abroad paperwork with the costs to the Office of Financial Aid.
4. The Office of Financial Aid will process your financial aid through Millersville University using your study abroad costs and the number of credits that you will be enrolled for in your program. Study Abroad programs usually have higher costs than Millersville University; however, this does not mean that your federal or state awards will be increased (including your Stafford Loan). Contact the Office of Financial Aid for additional funding options if your costs exceed your aid awarded.
5. **Please note that if you need funds early to pay for deposits or air fare, you need to make sure you have other funding options to cover these costs until your financial aid disburses.** Federal funds will disburse as they normally would at the beginning of each semester to your account at Millersville University and cannot be disbursed early. If no balance is due to the Bursar's Office, then a refund will be issued to you at that time. Be aware that any balance owed to the Bursar will be deducted before a refund is sent to you.
6. Any refund you receive from the Bursar will be sent to your home address in a check made payable to you, the student. It is possible that the check will not arrive until after you have embarked on your trip. Therefore, you should make any necessary arrangements for someone else to deposit/negotiate your check for you.
7. If you have any questions, contact the Office of Financial Aid at (717) 872-3026.