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), Academic Competitiveness Grant (ACG), National SMART Grant, 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 notified via email on how to obtain a University Verification Form to complete and attach appropriate documents.

Also refer to Applying for Financial Aid for more information.

WHERE DO I GET THE APPLICATIONS?

The paper FAFSA is no longer available at high school guidance offices or at college/university financial aid offices. You must complete the FAFSA online at www.fafsa.ed.gov. If you do not want to complete the FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you.

Returning students who were awarded financial aid in the previous academic year will be able to complete a Renewal FAFSA at www.fafsa.ed.gov. If you do not want to complete the FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you.

Returning students who have previously borrowed a Stafford loan will not need to complete a new Master Promissory Note (MPN). The MPN is good for a period of ten years once it has been signed.

Please note, it is possible for some returning students to be required to complete a new MPN - there are some lenders students may have used in the past who are no longer processing Federal Stafford Loans. This means the student would need to pick a new lender and this would require a new MPN - students who may be affected by this change will be notified by the Office of Financial Aid. If you have questions regarding your lender or if you are affected by this change, feel free to contact the Office of Financial Aid at 717-871-5100.

DO I NEED TO BE ADMITTED BEFORE I CAN APPLY FOR FINANCIAL AID?

NO. You can fill out the FAFSA and list up to 10 schools to receive the information. However, to actually receive an award (estimated or actual) offer, you must be admitted to the university.

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 College Work Study and Federal SEOG. 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** – The FAFSA and, if applicable, the Verification process determines a student’s eligibility for a Federal Pell Grant. The University receives FAFSA’s approximately 7-10 days after it’s electronically submitted.
- **PA State Grants** - These awards are announced in mid-May by PHEAA in the form of an email, which directs the student to their MAX account.
- **Federal Direct 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 available online only to returning students in mid-June.
- **Federal SEOG** - If the student is eligible and funds are available, this award 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 on the Free Application for Federal Student Aid (FAFSA). There are questions for you to answer to determine if you are dependent or independent. (refer to the FAFSA information under our Applying For Aid Link to the left). Refer to the FAFSA 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) provides 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 the Office of Financial Aid at 717-871-5100 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 717-871-5100 as soon as possible to speak to a Financial Aid Counselor about your situation. If you have a legal guardian or are an emancipated minor, as determined by a court in your state of residence and have documentation to prove that, effective beginning with the 2009-2010 FAFSA, you will be considered an independent student and will not need parental information on the FAFSA.

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 MARCH 15, BUT MY PARENTS DON'T FILE THEIR FEDERAL TAX RETURN UNTIL APRIL 15 (OR THEY FILE LATER BECAUSE THEY GET 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 FAFSA by making corrections online to submit the correct information. It is recommended that you have your taxes prepared early so the information you report is accurate, to avoid making corrections 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 CREATE AN FSA ID AND APPLY ONLINE?

You can apply for financial aid - Free Application for Federal Student Aid (FAFSA) completely online by using an FSA ID (username and password). 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 FSA ID.
The FSA ID — a username and password — has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to fafsa.gov, the National Student Loan Data System (NSLDS®) at www.nslds.ed.gov, StudentLoans.gov, StudentAid.gov

You can also use your FSA ID to electronically sign your Master Promissory Note for the Federal Direct 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 late-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 will 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 will receive an email with instructions on how to log into MAX to view your award. If you have been chosen for verification, we will not be able to process aid until the verification process is completed. (See more information on the Verification process by selecting “Verification” under the Applying for Aid Link to the left.)

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 via your MAX account. If you are chosen for verification, you must submit all required documents and the verification process must be satisfied prior to receiving the award statement. (See more information on the Verification process by selecting “Verification” under the Applying for Aid Link to the left.)

Once the student is enrolled 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 late-June of each year. 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 late-June, you must have completed the FAFSA and any required documentation. You can view your required documentation by logging in to your MAX account (Financial Aid tab – My Eligibility). 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 postcard in the mail from our office requesting that you check your eligibility on your MAX account.

The reason students will not receive award information until late-June 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.

**Payment/Due Dates**

**WHAT ARE THE ANTICIPATED PAYMENT DATES FOR COLLEGE FEES?**

Approximately mid-August for the Fall semester and mid-December for the Spring semester. Please be aware that each student must "clear their bill" by the due date, even if there is $0 due, in order to avoid any late fee and a hold on his/her registration.

Also refer to Bursar's Homepage for more information.

**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.

**ACCEPTABLE FORMS OF PAYMENT?**

The university accepts many different forms of payment.

Refer to Bursar's Payment Methods for more information.
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. Select "Financial Aid"
3. Select 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.

WHY DO I STILL HAVE A BALANCE DUE ON MY ACCOUNT

Federal regulations prohibit financial aid from being credited to a student's account too early. The earliest any federal grants, state grants, or loans will credit to a student's account is 5 days before the semester begins. Please be aware, as long as all aid is processed, the Bursar's Office will be able to see it as a credit towards your bill, even though the money has not yet paid to the account. They will give credit for any aid processed, which they can see as a credit towards the bill. If it is enough to cover the bill in full or you are expecting a refund (your financial aid exceeds your bill), you still need to clear your bill to confirm your attendance for the semester. You can do this from the Bursar's Office website. If you owe a balance (your financial aid does not fully cover your bill), then you will need to pay that balance before your bill can be cleared. If you cannot pay your bill and do not have enough financial aid to cover it, please see our options for obtaining additional financial aid. Please note, if you are applying for additional aid, you must allow at least 2-3 weeks to process it before the Bursar's Office can see it and you can use it as a credit. If you apply after August 1 (for fall) or December 1 (for spring), your the additional aid may not be processed in time for your bill and you risk losing your schedule for non-payment.

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).
If all requirements are satisfied and you have previously signed the MPN, contact the Office of Financial Aid for further information.
MY PA STATE GRANT (PHEAA) 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 PA State Grant should be applied to your account by the end of the third week of school. If you still have not received it a month after the semester commences, please contact the Office of Financial Aid.

WHY IS MY MILLERSVILLE UNIVERSITY ID DIFFERENT THAN MY SOCIAL SECURITY NUMBER?

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, please contact the Help Desk at 717-871-7777.

I HAVE REVIEWED MY AWARD 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 will automatically be forwarded to the Office of Financial Aid. Once we have the denial, we assume the student wishes to borrow the maximum amount unless we are notified otherwise. 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, but you must contact us if you wish to have the additional money added to your account.

If your parents know they will be approved for a PLUS Loan, but do not want a loan in their name, the student can apply for an Alternative Loan, with his/her parent as a cosigner. If you are an independent student, you may not need a cosigner. Check the requirements for each individual loan.

Compare the benefits of borrowing a PLUS loan versus an alternative loan. Download a side-by-side comparison of interest rates, loan fees, repayment terms, and more. See Financial Aid Forms (under Quick Links to the left).

Millersville University also offers a Monthly Installment Payment Plan (MIPP). Please see the Bursar's Office webpage for more information.
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. 2015-2016 academic year consists of Summer 2015, Fall 2015, Spring 2016.

You MUST fill out a Summer Financial Aid Application (in addition to the FAFSA) in order to receive any financial aid for Summer. These forms are available after February 15 (prior to the summer session) through MAX. 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.

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

If you choose to use a PA State Grant for the Summer session, you must fill out a separate application, which is available only online at www.pheaa.org. There are specific enrollment requirements you must meet in order to receive a PA State Grant in the Summer. You must be enrolled for at least 6 credits over a period of at least 8 weeks, and at least 50% of these credits must be in-classroom. You are only permitted to have 8 full-time semesters of the PA State Grant, so using this grant during the summer may reduce your total number of Fall/Spring award payments.

Get more information on 2015 Summer Financial Aid by using the Summer Financial Aid link to the left.

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 re-evaluate your financial aid eligibility.

If you or your parents indicated on the FAFSA that you are/were a dislocated worker and you have paid your confirmation fee to come to Millersville University, paperwork for you to complete regarding your reduction of income will automatically be sent to you around June 1.

If your family has high unreimbursed medical expenses, your financial aid eligibility may be re-evaluated.

Also, if you will have a reduction in untaxed income because your child support will stop for any children in your household, we may be able to re-evaluate your financial aid eligibility.

If your parent lost a job and took money out of their pension or retirement plan as a one-time payment to help cover expenses, we may be able to re-evaluate your financial aid eligibility.

Please contact the Office of Financial Aid for further information.

**Loans**

*(PLUS, Federal Direct Stafford, Alternative)*

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

The federal government 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 student’s earned credits determines the amount of their Stafford Loans.

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.

**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 by submitting a loan change form. Contact the Office of Financial Aid to cancel or reduce the loan. You can also submit the Loan Change Form and return it to the Office of Financial Aid, or submit a Loan Change Form online (both are available online through our Financial Aid Forms under Quick Links to the left).

**WHY IS THE CREDITED AMOUNT OF MY LOAN LESS THAN MY AWARDED AMOUNT?**

For the Federal Stafford Loan, by federal law, the lender is permitted to withhold origination fees. If the credited amount of your Federal Stafford Loan is less than the awarded amount it is due these fees being withheld.

For the Federal PLUS loan, by federal law, the lender and/or servicer are permitted to withhold origination fees from the loan. The disbursed amount (the amount credited towards the student's account) may be less than the awarded amount due to the fees being withheld.

Please note, for both the Federal Stafford Loan and Federal PLUS loan, the amount you are required to pay back is the awarded amount (not the disbursed amount), plus interest, if applicable.

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**Federal Work Study**

**WHAT IS FEDERAL WORK STUDY?**

Community Work-Study is a federal work-study program providing part-time employment for eligible college students. Awards are need-based and are part of your financial aid package. The Federal Work Study program does not guarantee you a job. It gives you an opportunity to earn an award.
Community service based jobs are eligible for the Federal Work Study program. Students can complete community services projects and be paid for them. Contact the Community Service Office at 717-871-7655 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.

Students may choose to work on campus positions, or off campus at a nonprofit community organization. Volunteer Central maintains up-to-date information on many community organizations that welcome community work study students, as well as additional resources to assist you in finding a volunteer position that meets your interests and schedule.

If you are interested in participating in community service projects in order to earn Federal Work Study money, contact the Community Service Office at 717-871-7655 or refer to the Community Service website.

### General Questions

**WHERE MAY I CALL FOR HELP?**

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<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>MU Office of Financial Aid</td>
<td>717-871-5100</td>
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<tr>
<td>MU Bursar's Office (billing and refunds)</td>
<td>717-871-5101</td>
</tr>
<tr>
<td>MU Registrar's Office (registration and transcripts)</td>
<td>717-871-5005</td>
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<tr>
<td>Federal Direct Stafford and PLUS loans</td>
<td>1-800-557-7394</td>
</tr>
<tr>
<td>PA State Grant Division</td>
<td>1-800-692-7392</td>
</tr>
<tr>
<td>Federal Student Aid (FAFSA questions)</td>
<td>1-800-433-3243 or 319-337-3738</td>
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**WHO MAY INQUIRE ABOUT MY FINANCIAL AID RECORD?**

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records.

If a student would like their financial aid information released to another individual and/or agency, including parents, the student must complete the "Authorization to Release Information Form" and submit it to the Office of Financial Aid.

This form may be submitted online through MAX.

1. Log in using your MAX ID and password.
2. Select "Financial Aid"
3. Select "My Eligibility"
4. Select "Document Requirements/Holds"

OR it may be downloaded from our Financial Aid Forms (under Quick Links to the left.)

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 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 Satisfactory Academic Progress. If you withdraw from all classes, your financial aid may have to be adjusted - please see our policy on Withdrawing.

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 Satisfactory Academic Progress.

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 Transcript
- Parents' Federal Tax Return Transcript (for dependent students)

The Office of Financial Aid will compare the information on the tax returns transcripts 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.

Failure to complete the verification process will prohibit you from receiving any federal financial aid for the academic year for which you are applying.
MY AWARD 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 through our Financial Aid Forms (under Quick Links to the left). This will allow us to adjust your financial aid based on your reported enrollment status. Failure to provide this information may delay the disbursement of your financial aid.

WHAT IS IDENTITY THEFT AND SHOULD I BE CONCERNED ABOUT IT?

Identity theft is a serious crime and can affect anyone. It occurs when someone uses your personal information without your permission to commit fraud or other crimes. As with any crime, you cannot completely control whether you will become a victim. But according to the Federal Trade Commission (FTC), the nation’s consumer protection agency, you can minimize your risk by managing your personal information cautiously. Please see Financial Aid Forms to download information on identity theft.

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

Print out the following list for use in preparing for study abroad:

- Contact the Office of Global Education and Partnerships (formerly Office of International Affairs) to complete the necessary paperwork for your study abroad program.
- Complete your FAFSA as usual for financial aid for the academic year.
- 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.
- 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.
- Please note that if you need funds early to pay for deposits or airfare, you need to make sure you have other funding options to cover these costs until your financial aid disburse. 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.
- 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.
- If you have any questions, contact the Office of Financial Aid at (717) 871-5100.
You may also view Financial Considerations from the Office of Global Education and Partnerships.

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.

- 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.

- **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.