

Money for College

A Newsletter from the **Office of Financial Aid** Millersville University

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

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It's Time to Apply for Financial Aid Again

THE DEADLINE FOR THE **FAFSA** IS **MARCH 15, 2009**

FAFSA Information

- Apply between January 1 and March 15, 2009 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, 2009** for State Grant consideration.
- The FAFSA can be completed online at www.fafsa.ed.gov

- FAFSA on the Web Worksheets are available to help you complete your FAFSA online.
 - Pick up one at the Office of Financial Aid
 - Go to www.fafsa.ed.gov, select "Before Beginning a FAFSA"
- If you completed a FAFSA in 2008-2009, you can complete a Renewal FAFSA online. Be sure to list Millersville University (school code **003325**) and list your housing status.
- For more information on the FAFSA, see page 4

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, 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

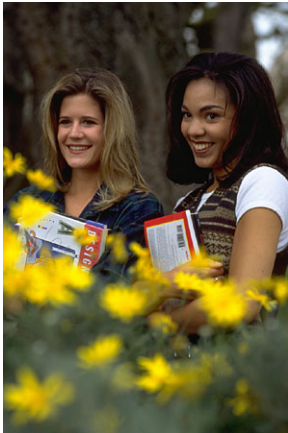
- Applications are now available for scholarships offered by the MU Office of Financial Aid
- The applications are due in the Office of Financial Aid no later than **February 13, 2009**.
- Applications must be mailed or submitted in person. They cannot be submitted electronically.
- There are a variety of scholarships available.
- Applications are available on our website: www.millersville.edu, select "Financial Aid," then select "Scholarship Searches," 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

Other Scholarship Searches

- 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

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, 2009
2. Complete the Millersville University **2009 Summer Financial Aid Request Form** (available after February 1, 2009) and submit it by March 15, 2009.

3. Be admitted as a degree-seeking student and maintain enrollment of 6 credits or more throughout the summer.
4. Complete all financial aid document requirements by April 8, 2009.

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.

Viewing your Financial Aid Information Online

All financial aid information can be seen on your MAX account. *Also, beginning with the 2009-2010 academic year, the Bursar's Office will send all semester bills electronically through a student's MAX account.*



- Once you log into your MAX account, use the following steps for 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.

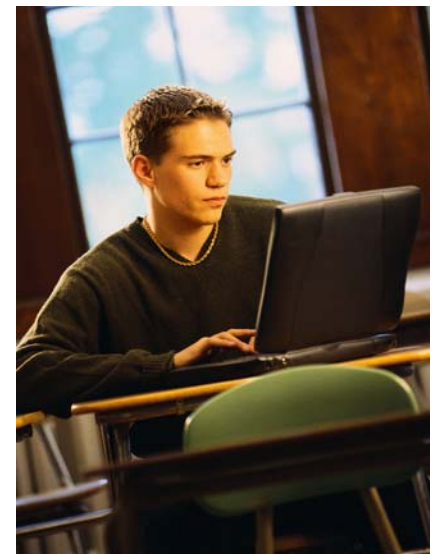
My Awards

- 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.

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. (You may provide your Social Security Number instead, but we strongly recommend that you use your MU number for security reasons.) 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.



Scholarship Scams – use the following tips to avoid being scammed

- 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.

If you suspect a scam, please contact the Office of Financial Aid at 717-872-3026.



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.

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, ACG, National SMART 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 academic year will result in the **loss of federal and/or state aid.**
- 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
Undergraduate Full Time (12 or more)	12	24
Undergraduate ¾ Time (9-11)	9	18
Undergraduate Half Time (6-8)	6	12
Undergraduate Less than Half Time (3-5)	3	6
Graduate Full Time (9 or more)	9	18
Graduate Half Time (6-8)	6	12
Graduate Less than Half Time (3-5)	3	6



You can view the full Satisfactory Academic Progress policy on our website.

Office of Financial Aid

PO Box 1002
Millersville PA 17551

PHONE:
(717) 872-3026

FAX:
(717) 871-2248

Office Location:
Lyle Hall
1st Floor

Office Hours:
Monday – Friday
8am – 5pm

Financial Aid Staff

Dwight Horsey
Director

Marcy Ashton
Associate Director

Tammy Bittner
Systems Administrator

Tonya Hsiung
Federal Grants Coordinator/
Financial Aid Counselor
(for students-last names A-K)

Dennis Karli
PA State Grant Coordinator/
VA Benefits Coordinator/
Financial Aid Counselor
(for students-last names L-Z)

Dawn Upton
Loan Coordinator

Kim Habecker
Receptionist

Stephanie McNelis
Secretary

Important Changes in the FAFSA

There are questions that were changed or added regarding a student's dependency status.

- Student with Legal Guardians: A student who has a legal guardian is considered independent.

- A student who was a ward of the court or in foster care at the age of 13 or older is considered independent even if s/he is no longer in foster care or is adopted.

- Please note that the student will be required to supply documentation to the Office of Financial Aid to verify this information.
- If you have questions about this information, please contact the Office of Financial Aid

Preventing FAFSA Delays

See the chart below for help with questions students fail to answer or answer incorrectly. You must respond to **ALL** questions and provide signatures in order to complete the FAFSA.

Also, if you are prompted that you can skip questions about your assets, please complete those questions. Many times students or parents answer questions incorrectly which is why they are given that prompt.

Your email address	If you provide an email address, the processor will correspond with you electronically. Leave blank to receive information through regular mail.
Degree working on during 2009-2010	1 = 1 st Bachelor's Degree 2 = 2 nd Bachelor's Degree 4 = Associate Degree 6 = Post Baccalaureate Certification 8 = Master's Degree
Grade Level	0 or 1 = 1 st year (0 — 29.9 credits earned) 2 = 2 nd year (30 — 59.9 credits earned) 3 = 3 rd year (60 — 89.9 credits earned) 4 = 4 th year (90+credits earned, 2 nd Degree) 5 = 5 th year, Post-Baccalaureate Certification
Types of aid that interest you	1 = federal work-study (money earned through working) 2 = student loans (which you must pay back) 3 = both work-study and student loans 4 = neither 5 = don't know
Convicted of a drug offense?	DO NOT LEAVE THIS ITEM BLANK. FAILURE TO RESPOND = NO FEDERAL STUDENT AID.
School Information	MU's School Code = 003325 MU's Address: P.O. Box 1002, Millersville, PA 17551
Housing Plans	1 = on campus/dorm 2 = living with parents 3 = off campus/apartment (including Shenks, Reighard)

DO YOU NEED A JOB?

You can search for jobs on **College Central Network**.

Go to www.millersville.edu

- Click on the "Current Students" tab
- Under Quick Links, click on "Career Services"
- College Central Network is the top Yellow Button on the Right

A New Webpage is Coming Soon!

It will contain the same important information in a new, user-friendly format!