Your eligibility for federal and state aid is based on the information you listed on your FAFSA and, if selected, through the verification process. You have the right to decline any or all of the sources of aid listed on your award letter. If you wish to do so, please contact the Office of Financial Aid. Please note, the Office of Financial Aid reserves the right to review or modify your financial aid awards as a result of the following:

- Changes in your family circumstances that would have an impact on your financial aid eligibility.
- Changes in your enrollment status.
- Your receipt of additional funding not listed on this letter, such as private scholarships, vocational rehabilitation assistance, tuition waivers, employee tuition assistance, etc.
- Your failure to sign appropriate documentation at the request of the Office of Student Accounts, Registrar’s Office or the Office of Financial Aid.
- Your failure to maintain Satisfactory Academic Progress (SAP) as defined in the Millersville University Financial Aid Academic Progress Policy Statement. A copy of this statement is available at the Office of Financial Aid and on the Office of Financial Aid’s website at millersville.edu/finaid. Failure to maintain SAP will jeopardize your eligibility for federal, state, and some private sources of financial aid.

You will be notified of any changes in your aid package via email to your Millersville email account. You may review your aid status anytime online through your myVILLE Student Portal. No additional award statements will be mailed.

Authorization to Release Information:
- Log into myVILLE Portal > Click on the link for your MAX Home under Portal Login’s.
- Click “Financial Aid” > “My Eligibility” > “Award by Aid Year.”
- Select 2022-2023 from dropdown and click “Submit.”
- Under “Outstanding Requirements”, click on the blue link to complete the form online.

Note: Any other outstanding/requested items listed must also be completed prior to the start of the semester.

Terms and Conditions:
- Log into myVILLE Portal > Click on the link for your MAX Home under Portal Login’s.
- Click “Financial Aid” > “My Eligibility” > “Award by Aid Year.”
- Select 2022-2023 from dropdown and click “Submit.”
- Click on blue “Terms & Conditions” link inside the red box.
- Review and read “Terms & Conditions.”
- Click box at the bottom to accept or decline.

Federal Direct Loan Requirements

All students must either “Accept” or “Reduce/Decline” the offered Federal Direct Loans on their account. Currently, Federal Direct Loans have a fixed interest rate of 3.73% (subject to change July 1, 2022) with an origination fee of 1.057% (subject to change October 1, 2022). You must be enrolled and maintain an active enrollment status of at least 6 credits per semester; these credits must be listed in your Course Program of Study (CPOS). Refer to your degree audit to determine what courses you need. If you drop below 6 CPOS credits or terminate your enrollment, you may not be eligible to receive your loan disbursement. Note: the Terms and Conditions (above) must be completed before you can do this step.

To Accept/Decline/Reduce Direct Loans:
- Log into myVILLE Portal > Click on the link for your MAX Home under Portal Login’s.
- Click Financial Aid > “My Awards” > “Award by Aid Year.”
- Select 2022-2023 from dropdown and click “Submit.”
- Click on tab at top of screen “Accept Award Offer.”
- Your loans will be listed as OFPE (Offer Pending) > use the drop-down box to accept or reduce/decline.
- Make sure to complete for ALL semesters.
Completing Your Direct Loan Requirements: To have your loans credited towards your bill you must complete the direct loan requirements online through studentaid.gov. These requirements will not show on your account until you have accepted your offered loans in your MAX account and must be completed by the student, NOT the parent(s).

- To complete the requirements, you will need to log into your account using your (the student’s) FSA user ID and password. If you forgot your username and/or password, go to fsaid.ed.gov to retrieve it.
- First-time direct loan borrowers must complete Federal Direct Loan Entrance Counseling and Loan Agreement (Master Promissory Note/MPN) every ten years.
- Every direct loan borrower must complete their Annual Student Loan Acknowledgement every year they are in school.

Entrance Counseling: Ensures you understand the terms and conditions of your loan and your rights and responsibilities. You’ll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default. This must be completed once every ten years.

- Log into your account at studentaid.gov using your FSA user ID and password. Read the Disclaimer and click “ACCEPT”.
- Under “Checklists”, click on the link “I’m in School”.
- Click the link to “COMPLETE ENTRANCE COUNSELING”, and then click “START”.
- Make sure to add Millersville University to the section “Notify These Schools” so that we receive your Entrance Counseling. On the same page, also make sure you are selecting the correct student type (i.e., undergraduate or graduate); then click “CONTINUE”. You should now be at the beginning of the Entrance Counseling. There are 5 easy steps!
  - Make sure that you read the information carefully and answer all questions.
  - If you are unable to move onto the next section, go back and make sure that you have answered each challenge question, clicked on all drop down sections and filled in all blanks.
  - If you do not know the answers to the “Check Your Knowledge” questions, the answers will be in the section directly above.
  - Fill in the blank sections are simulation only.
  - Once you have finished each step of the Entrance Counseling, make sure to click “SUBMIT COUNSELING” so that Millersville receives notification that this step has been completed.

Loan Agreement/Master Promissory Note (MPN): A legal document in which you promise to repay your loan(s) and any accrued interest and fees to the US Department of Education. It also explains the terms and conditions of your loan(s). This must be completed once every ten years.

- Log into your account at studentaid.gov using your FSA user ID and password. Read the disclaimer and click “ACCEPT”.
- Under “Checklists”, click on the link “I’m in School”.
- Click the link to “COMPLETE LOAN AGREEMENT”; make sure to click the option “MPN FOR Subsidized/Unsubsidized Loans”, and then click “START”.
- Enter the requested information for the Borrower (Student) and select Millersville from the list of PA schools. Click “CONTINUE”. You should now be at the start of your Loan Agreement!
  - Provide two personal references. These references are in no way responsible for your loan repayment. Click “CONTINUE”.
  - Review and/or edit the information that you have provided thus far. Once all information is accurate, click “CONTINUE”.
  - Scroll through all sections, read, and review the information on the Master Promissory Note (MPN).
  - Once you reach the bottom of the document, under the section “Sign & Submit” you must check the box that you have read and understand the information provided to you; then you will need to enter your legal name in the boxes provided and click “SIGN & SUBMIT”.
  - You will receive a confirmation once your Loan Agreement/Master Promissory Note (MPN) has been submitted.

Annual Student Loan Acknowledgement: Intended to help you understand your federal loans and how they affect your future. This must be completed every year you are borrowing federal loans.

- Log into your account at studentaid.gov using your FSA user ID and password. Read the disclaimer and click “ACCEPT”.
- Under “Checklists”, click on the link “I’m in School”.
- Click the link to “Complete Your Annual Student Loan Acknowledgement”; and then click “START”.
  - If this is your first time accepting a federal student loan, you are acknowledging that you understand your responsibility to repay your loan.
  - If you have existing federal student loans, you are acknowledging that you understand how much you owe and how much more you can borrow.
  - Review all the information provided and click “SIGN & SUBMIT”.

Federal Direct Loan Requirements Cont.
Financing the cost of a college education can be a complex task. There are a number of options available to assist families who are in need of a way to bridge the gap between what their financial resources will allow and the cost of higher education. Since each family’s financial situation is different, we are not able to recommend one financing plan that will meet each family’s needs. We have, however, provided information on our website regarding how to find additional funding to cover your bill.

You can explore additional educational loan options through the federal government or through private lenders. Detailed information and directions on how to apply are available on Millersville’s Financial Aid website: millersville.edu/finaid. Quick facts regarding both are available below:

**Federal Direct Parent PLUS Loan**
- This is a fixed-rate loan in the parent’s name, not the student’s name. In order to be approved, the borrower must not have adverse credit. The US Department of Education is the lender for the loan, and the parent is responsible to repay any amounts borrowed. Payments can be deferred while the student is enrolled in school at least half-time (6 credits).

**Private/Alternative Loans**
- These loans are credit based and in the student’s name. The student may need to obtain a co-signer to qualify for the loan. Most lenders offer both fixed and variable interest rates. The rates offered will be based on the individual’s credit. The student is primarily responsible for repayment; the co-signer is responsible if the student does not meet payment arrangements. Payments can be deferred while the student is enrolled in school.

You can also explore several payment options such as full cash payment, installment plans, and 529 plans. Detailed information is available on Millersville’s Office of Student Accounts website at millersville.edu/osa. Quick facts regarding the different payment options are available below:

**Cash Payment**
- Payment in full for the semester. Payment can be in the form of cash, check, e-check, or credit card.

**Installment Plans**
- Millersville offers separate payment plans for the Fall and Spring semesters. You will receive credit for your bill after you have paid your enrollment fee and first monthly payment. Payment is due by the 1st of each month. Monthly plans for the Fall semester begin June 1st, July 1st, and August 1st and must be fully paid by October 1st.
- Earliest enrollment for the Fall semester plan may involve using estimated tuition, fee, and/or housing and dining amounts. Fall bills are usually available in mid-July and you can make any +/- adjustments to your installment plan so that your monthly payments accurately cover the amount due.

**529 Plans**
- To pay your bill with funds from a Tuition Assistance Program or 529 Plan, request that your financial institution send payment directly to Millersville. To ensure correct posting of the funds, ask that the student ID number be included on the check if possible. It can take up to six weeks for checks to reach us, so we suggest that you email confirmation of your request to osa@millersville.edu. Documentation of the pending request that includes the amount requested will be used for billing resolution in place of the outstanding check.

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**Contact Information**

**Office Hours:** Monday through Friday  
*In Person:* 8:30am-4:00pm  
*By Phone:* 8:00am-6:00pm  
*By Email:* 8:00am-4:30pm

**USPS Mailing Address:**  
Millersville University  
Office of Financial Aid  
P.O. Box 1002  
Millersville, PA 17551-0302

**Office Location & Contact:**  
*Building:* Lyle Hall, 2nd Floor  
*Phone:* 717-871-5100  
*Fax:* 717-871-7980  
*Email:* fa.mail@millersville.edu

**Address for UPS/FedEx:**  
Office of Financial Aid  
Lyle Hall, 2nd Floor  
40 Dilworth Rd  
Millersville, PA 17551-0302

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Millersville University is an Equal Opportunity/ Affirmative Action institution. A member of Pennsylvania’s State System of Higher Education.