

2026 SUMMER FINANCIAL AID REQUEST TERMS & CONDITIONS

Overview: Financial assistance is available for students who are attending classes during the summer semester; however, it differs from fall and spring aid due to its condensed timeframe and unique eligibility criteria. It also requires separate applications and processing. Refer to the information below for additional information.

- Summer is not typically classified as a standard semester for financial aid purposes. Students who wish to utilize certain aid programs in the summer term are required to submit a Summer Aid Application.

PROCESS TO REQUEST FINANCIAL AID FOR SUMMER

Step 1: Complete the FAFSA (Free Application for Federal Student Aid).

- It's free and determines your eligibility for various aid programs such as grants and loans.
- Complete the FAFSA online at studentaid.gov/fafsa.

Step 2: Submit a Summer Aid Application.

- After completing the FAFSA, you'll need to submit a separate application for Millersville.
- Go to millersville.studentforms.com, create an account (if not already created); then request the Summer Financial Aid Request form.

Step 3: Complete any additional applications and financial aid requirements if needed.

- Some private and state aid sources will require a separate application to determine your eligibility. See below.
- To have financial aid processed and used as credit on your bill, all outstanding requirements must be satisfied.

UNDERSTANDING POTENTIAL AID OPTIONS & HOW THEY ARE AWARDED

Disclaimer: If half-time enrollment is required for the aid program listed below, your status will be determined by the total number of credits you are enrolled in throughout the entire summer semester. Half-time enrollment is defined as 6 credits for undergraduate and post-baccalaureate certification students, and 3 credits for graduate and doctoral students.

PA STATE GRANT

Provided by the Pennsylvania Higher Education Assistance Agency (PHEAA) to undergraduate students.

Additional Application Needed?

- **YES.** Complete the 2026-2027 FAFSA prior to May 1.
- Submit a Summer PA State Grant Application to PHEAA, which will be available in [GrantUs](https://www.pheaa.org/grants).

Eligibility Requirements:

- Be enrolled at least half-time, in a degree-seeking program; over a minimum five-week period.
- Demonstrate financial need within PHEAA's pre-determined eligibility range.
- Meet PHEAA's [Satisfactory Academic Progress \(SAP\)](https://www.pheaa.org/satisfactory-academic-progress) standards.

Impact on Future Eligibility:

- Grants received in the summer will count toward your maximum allowable disbursements for the PA State Grant.
- Students can receive up to 8 full-time payments. If you plan to graduate in four years, applying for the PA Grant in the summer may reduce your eligibility later in your academic career.

Financial Aid Credits & Disbursement:

- If you are approved for a Summer PA Grant, PHEAA will not notify us of the amount you are expected to receive until August. Since bills are due in July, the PA Grant cannot be used as a credit toward your bill.

Federal Pell Grant:

Pell Grants are provided by the federal government to eligible undergraduate students with a completed FAFSA on file.

Additional Application Needed?

- **NO.** If you are eligible, the Office of Financial Aid will automatically process a Pell Grant for you in the summer.

Eligibility Requirements:

- Demonstrate financial need within the eligibility range for the Pell Grant, as determined by the FAFSA.
- Be enrolled in a degree-seeking undergraduate program.
- Be taking classes that count toward your [Course Program of Study \(CPOS\)](#).
- Meet federal [Satisfactory Academic Progress \(SAP\)](#) standards.

Impact on Future Eligibility:

- Eligible students can receive up to a full-time Pell Grant for each semester they are enrolled in for the academic year.
- Any funds received in the summer will count towards your Pell Lifetime Eligibility Used of up to six years.

Financial Aid Credits & Disbursement:

- Funds can be used as a credit toward bills, but they won't pay till August. If there's a change to your enrollment due to not attending, failing, or withdrawing from a course before this date, your grant will be adjusted accordingly.

Federal Direct Student Loans:

Federal Direct Student Loans are available to both undergraduate and graduate students with a completed FAFSA on file.

Additional Application Needed?

- **NO.** But you must indicate on your Summer Aid Application if you want to use federal loans in the summer.

Eligibility Requirements:

- Be enrolled at least half-time in a degree-seeking undergraduate or graduate program.
- Be taking classes that count toward your [Course Program of Study \(CPOS\)](#).
- Meet federal [Satisfactory Academic Progress \(SAP\)](#) standards.

Impact on Future Eligibility:

- Students are offered annual loan amounts each year based on their grade level and dependency status.
- If you request to use a portion of your loans in the summer, it will be reduced from your annual eligibility.
- Beginning with the 2026–2027 academic year, Federal Direct Loans will be prorated according to a student's enrollment level.

Borrowing Wisely:

- Be proactive and effectively manage your loans to ensure they align with your needs across the academic year.
- When you request a portion of your loans in the summer it automatically triggers the processing of your loans for the fall and spring semesters, up to your maximum remaining eligibility.
- It is strongly recommended to select the option to limit your aid to cover your balance due for the summer.
- To reduce your loans in the fall and spring, you will need to fill out a new Loan Change Form *each semester* after your bill is finalized.
- Beginning with the 2026–2027 academic year, Federal Direct Loans will be prorated according to a student's enrollment level.

Financial Aid Disbursement:

- Funds can be used as a credit toward bills and are scheduled to be paid July 11th. If there is a change to your enrollment due to not attending, failing, or withdrawing from a course before this date, your loans may be adjusted.

Federal PLUS Loans:

Federal Parent PLUS Loans are available for dependent undergraduate students.

Additional Application Needed?

- **YES.** The appropriate borrower can apply online after May 1st at studentaid.gov/plus-app.

Eligibility Requirements:

- Eligibility is based on whether the applicant has adverse credit within the past year.
- Be enrolled at least half-time in a degree-seeking undergraduate.
- Be taking classes that count toward your [Course Program of Study \(CPOS\)](#).
- Meet federal [Satisfactory Academic Progress \(SAP\)](#) standards.

Borrowing Wisely:

- To avoid reducing any potential need-based federal loan eligibility, it is strongly recommended that loans requested for undergraduate students span the entire academic year (05/2026-05/2027).
- Only borrow what you need to minimize potential overborrowing and the amount you'll repay upon leaving school.
- It is strongly recommended to select the option to limit your aid to cover your balance due for the summer.
- To reduce your loans in the fall and spring, you will need to fill out a new Loan Change Form each semester after your bill is finalized.

Financial Aid Disbursement:

- Funds can be used as a credit toward bills and are scheduled to be paid July 16th. If there is a change to your enrollment due to not attending, failing, or withdrawing from a course before this date, your loans may be adjusted.

Private Loans:

Private Loans are available to all students, including those who are non-degree, not making academic progress, and more.

Additional Application Needed?

- **YES.** MU has a list of commonly used lenders on elmselect.com where you can research lenders and apply. You are not limited to lenders on ELM Select and you can choose any lender that fits your needs.

Eligibility Requirements:

- Each lender has their own specific eligibility criteria that Millersville must confirm you are meeting. Pay close attention to degree, enrollment, and academic progress requirements before applying.
- Approval is based on a credit-check completed by the lender. A credit-worthy co-signer may be required.

Borrowing Wisely:

- To avoid reducing any potential need-based federal loan eligibility, it is strongly recommended that loans requested for undergraduate students span the entire academic year (05/2026-05/2027).
- Only borrow what you need to minimize potential overborrowing and the amount you'll repay upon leaving school.
- It is strongly recommended to select the option to limit your aid to cover your balance due for the summer.
- To reduce your loans in the fall and spring, you will need to fill out a new Loan Change Form each semester after your bill is finalized.

Financial Aid Disbursement:

- Funds can be used as a credit toward bills and are scheduled to be paid July 16th. If there is a change to your enrollment due to not attending, failing, or withdrawing from a course before this date, your loans may be adjusted.

PROCESSING, BILLING & DISBURSEMENT TIMELINES:

Summer Aid Application Processing:

- Summer aid processing is expected to start mid to late May after Satisfactory Academic Progress (SAP) reviews.
- In the meantime, ensure you submit all required applications, complete any necessary requirements, and that your enrollment matches your Summer Aid Application.
- Any aid offered is based on enrollment at the time of processing. If there are changes after the aid is processed, updates will not occur automatically. Contact Financial Aid to have your aid re-evaluated and avoid delays in disbursement.

Billing & Disbursement:

- Regardless of the summer session you're enrolled in, bills are due to the Office of Student Accounts by July 16th, 2026.
- Once your aid is processed and you have completed any necessary requirements, some types can be used as a credit toward your bill until it pays to the University. Refer to the chart below for more details.

Financial Aid Type	Anticipated Disbursement Date	Can it be used as a credit toward my bill?
PA State Grant	August	NO
Federal Pell Grant	August	YES - if all financial aid requirements are complete.
Federal Direct Loans	July 16, 2026	YES - if all financial aid requirements are complete.
Federal PLUS Loans	July 16, 2026	YES - if all financial aid requirements are complete.
Private Loans	July 16, 2026	YES - if all financial aid requirements are complete.