POST-BACCALAUREATE CERTIFICATION PROGAM AND FINANCIAL AID

Completing the FAFSA and common mistakes to avoid!

Before you complete the Free Application for Federal Student Aid (FAFSA) application, here are some important reminders and tips to help guide you through answering some of the FAFSA questions that many students entering the Post-Baccalaureate Program have difficulty answering. Answering these FAFSA questions incorrectly may delay the processing of your financial aid.

Q: What degree or certificate will you be working on when you begin the school year?

A: Certificate or diploma (occupational, technical, or educational program of two or more years).

Q: What will your college grade level be when you begin the school year?

A: 5th year, Post Baccalaureate Certification, 2nd Degree

Q: At the beginning of the school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?

A: No

Q: Do I need to include parent information on my FAFSA?

A: There are specific dependency questions that a student must answer to determine if they are considered a Dependent or Independent student by the Department of Education. If you answer "no" to all questions, you MUST provide parental information on the FAFSA even if you no longer reside with your parents or they no longer provide your support. The federal government will still view you as a dependent student and parental information is required for all dependent students.

What kind of Financial Aid am I eligible for?

Post-Baccalaureate Certification Students are eligible for Federal Direct Loans each academic year. These are low-interest rate, guaranteed student loans from the Department of Education. To be eligible to receive Federal Direct Loans:

- You must complete the FAFSA Application.
- You must be enrolled for at least 3 CPOS credits in a degree-seeking program, each term, to qualify.
- You must be maintaining Satisfactory Academic Progress.
- You must not be in default of any other federal loan to qualify for federal aid.
- You must not have exceeded your Aggregate Federal Student Loan Limits. This includes any amounts borrowed during your Undergraduate Degree.
    - $31,000 max for Dependent Students
    - $57,500 maximum for Independent Students

Important Reminders:

Please keep in mind that although you are admitted through the Graduate School at Millersville University, you are *not considered a graduate student for federal aid purposes* unless you are seeking a Master's degree or higher.

- **Post-baccalaureate students are considered undergraduate students for financial aid purposes.**
- If you are concurrently enrolled in both a Master's Degree program and a Post-Baccalaureate Certificate program, contact the Office of Financial Aid to determine your eligibility.

Students seeking a Post-Baccalaureate Certification are NOT eligible for any federal or state grants.

- Once a student receives their first bachelor's degree, they are no longer eligible for federal or state grants. Students are only eligible to receive federal direct loans

Dependent Post-Baccalaureate Certification Students are eligible for up to $5,500 in Direct Loans per academic year.

- Dependent students cannot exceed $31,000 of the total amount borrowed in Federal Direct Loans for any undergraduate degree (this includes any amounts borrowed for your initial bachelor's degree & your current Post-Baccalaureate Certification.

Independent Post-Baccalaureate Certification students are eligible for $5,500 in Direct Loans per academic year and can qualify for up to an additional $7,000 in Unsubsidized Federal Direct Loans, for a total of $12,500 for the academic year.

- Starting July 1, 2026, if you are enrolled for less than full-time, your annual Direct Loan amount will be prorated. For more information, visit One Big Beautiful Bill Act Impacts on Financial Aid.
- Independent students cannot exceed $57,500 of the total amount borrowed in Federal Direct Loans for any undergraduate degree (this includes any amounts borrowed for your initial bachelor's degree & your current Post-Baccalaureate Certification.

What if I need more money to help pay for school?

Post-Baccalaureate students are not considered to be in an undergraduate or a master's program for federal aid purposes; therefore, they do not qualify for the Federal Parent or Graduate PLUS Loans. However, if you need additional funding there are Private Education Loans you can apply for!

Private Loans, also known as Alternative loans, are educational loan programs established by private lenders to supplement the funding that students receive from federal resources. Private loans have different lending criteria than government lending programs. 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. To view a list of private/alternative loan lenders, you can visit our website at: www.millersville.edu/loans

What steps should I take from here?

As you go through the acceptance process into the Post- Baccalaureate Program and begin the financial aid application process, you can be best prepared to start your program by using and checking off the different steps on the financial aid checklist provided to you below!

POST-BACCALAUREATE CERTIFICATION CHECKLIST

☐ Complete your FAFSA Application

To receive federal financial aid, your first step is completing the Free Application for Federal Student Aid (FAFSA)! The FAFSA is available each year beginning October 1.

- To get started, go to fafsa.gov and log into your account and begin your application.
- You will need your FSA User ID and password to log into your account.
    - If you have forgotten your FSA User ID and/or password, go to fsaid.ed.gov.
- To have your FAFSA information sent to Millersville include our *School Code: 003325* on your application.
- Make sure to review the information on Common FAFSA Mistakes above before submitting your FAFSA!

☐ Submit copies of any outside scholarship awards

If you are receiving any type of financial aid from an outside source, please notify our office as soon as possible so we can include in your Financial Aid Award Package.

- You can forward a copy of your scholarship award notice to the *Office of Financial Aid*
- Physical checks can be mailed to the *Office of Student Accounts* as soon as possible.

☐ Financial Aid Packaging and Award Letters

Newly Admitted Students:

- Millersville University will begin pulling in FAFSA applications in January and preparing to send Financial Aid Offer Letters to prospective students in February. Make sure you have completed your FAFSA application so that we can send you your electronic Aid Offer Letter!
    - If you have already confirmed your acceptance with Admissions, your Aid Offer will be emailed to your Millersville University email account.
    - If you have not confirmed your acceptance, your Aid Offer will be sent to the email we have on file!

- Once you receive your Offer Letter in February:
    - Check out this video to help you navigate and understand your financial aid offer!

- If you have not received your Offer Letter by the end of February double check the following:
    - If you just filed your FAFSA within the past two weeks, our office should receive it soon and will be sending out an email with your electronic Financial Aid Offer Letter.
    - If you completed your application a while ago, log in and make sure you included Millersville University's school code: 003325. If you have included our school code, please contact our office.

☐ Financial Aid Packaging and Award Letters (CONTINUED)

Returning Students:

- Millersville University will begin sending Financial Aid Offer Letters to returning students mid-June.
    - Make sure you have completed the FAFSA application early so that we can send you your electronic Offer Letter!
    - *Make sure you have also completed your outstanding financial aid requirements, as soon as possible, in order to not delay the processing of your financial aid.* You can view your financial aid requirements in your myVILLE Portal under the Finances Tab mid-February.

- Once you receive your Offer Letter in June:
    - Check out this video to help you navigate and understand your awards!

- If you have not received your Offer Letter by the end of June, double check the following:
    - If you just filed your FAFSA within the past two weeks, our office should receive it soon and will be sending out an email with your electronic Financial Aid Offer Letter.
        - Check your account to ensure you do not have any outstanding Financial Aid Requirements that would delay the processing of your Financial Aid and your Offer Letter.
    - If you completed your application a while ago, log in and make sure you included Millersville University's school code: 003325. If you have included our school code, please contact our office.

☐ Complete any outstanding requirements with MU

The Office of Financial Aid may require additional documentation from you before we can send you an Offer Letter. You should have been sent an e-mail to your Millersville University email account notifying you that you have outstanding requirements.

To check your requirements:

- Log in to your myVILLE Portal
- Select the "Finance" tab to view your "Financial Aid Requirements"
- Complete any outstanding financial aid requirements that may delay the processing of your financial aid

If you do not see a green check mark next to the requirement listed, we still need additional information from you. It is extremely important to check your e-mail throughout the summer to ensure you have completed all your requirements for the upcoming year.

☐ Complete Financial Aid Terms and Conditions

To receive financial aid, you must complete Terms and Conditions of your awards online through your myVILLE Portal.

To access your Terms and Conditions:

- Log in to your myVILLE Portal
- Select the "Finance" tab to view your "Financial Aid Requirements"
- Select the appropriate aid year and click on the link for Terms and Conditions
- Read the information carefully and click Accept

☐ Accept, Decline, or reduce offered Direct Loans

All borrowers must either 'Accept' or 'Reduce/Decline' their offered Federal Direct Loans.

- You will need to log into your myVILLE Portal and select the "Finances" tab; then click on "Financial Aid Awards" and select the appropriate aid year to accept or decline your loan.
    - You must accept your loans and complete the Annual Student Loan Acknowledgement if you want to use them as credit toward your bill.
- If you have never borrowed federal loans before, make sure to log into your account at studentaid.gov and click on the In-School tab to complete the additional required documents to receive your federal loans.
    - Loan Agreement (Master Promissory Note/MPN)
    - Entrance Counseling

☐ Look for additional aid resources

If you need additional money to cover the remaining cost of your education, go to: millersville.edu/finaid to explore your options:

- Installment Plan
- Private/Alternative Education Loan
- Veteran Resources (Student, Dependent/Spousal)

☐ MU Billing Schedule

Millersville University bills per semester and uses electronic billing (E-Bills). As soon as E-Bills are ready, an email notification will be sent to your millersville.edu email address that provides step-by-step instructions on viewing your balance in SAM (Student Account Manager).

- Students can also sign up for E-Bill notification via text message through *MAX Mobile*. Parents and others can be signed up to receive an email notification when bills are available if the student grants them *Third Party Authorization*. See the links provided in the section below *Important Reminders from the Office of Student Accounts (OSA)* for instructions on setting up third party access and text message alerts!

Specific deadlines and due dates for billing are available online under OSA's Important Dates. In addition, the due date will be available on your E-Bill each semester. See below for a general billing timeline:

Fall Semester:

- Bills for the fall semester become available mid to end of July
- Payment is due no later than the first day of the semester

Spring Semester:

- Bills for the spring semester become available mid to end of November
- Payment is due no later than the first day of the semester

E-Bills should be reviewed to determine whether or not you have a remaining balance due to Millersville.

- If you have questions regarding your financial aid, contact the *Office of Financial Aid* at 717-871-5100.
- If you have questions regarding your charges, contact the *Office of Student Accounts* at 717-871-5101.

☐ Reminders from the Office of Student Accounts (OSA)

The *Office of Student Accounts (OSA)* manages all billing, student payments and student refunds. Check out some important reminders from their office to help you navigate through the billing process and your account!

- Sign up for Third Party Authorization:
  In order for parents (others) to receive an email when bills are available, have access to online billing, and be granted permission to discuss confidential student account information with OSA, Third Party Authorization is required by law. Students can log in to their myVILLE Portal to begin this process!

- Sign up for Direct Deposit:
  If you are expecting a refund, make sure to sign up for Direct Deposit for a quicker and more secure delivery of your refund!

- Clear Your Bills with OSA:
  Millersville University requires confirmation of attendance, even if no payment is due. To confirm your attendance, make sure to complete the pop-up survey in your MAX account after bills have been generated for the semester. Failure to resolve your bill by the due date, could result in a late payment fee, and/or cancellation of your class schedule.

Click on the link(s) provided above for more detailed instructions. If you have more specific questions regarding your charges and/or the billing process, contact the Office of Student Accounts directly at (717) 871-5101.

☐ Need more information?

Contact the Office of Financial Aid!

Office Hours: *Monday through Friday*

In Person: 8:30am-4:00pm
By Phone: 8:00am-6:00pm
By Email: 8:00am-4:30pm

Office Location & Contact:

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

USPS Mailing Address:

Millersville University
Office of Financial Aid
P.O. Box 1002
Millersville, PA 17551-0302

Address for UPS/FedEx:

Office of Financial Aid
Lyle Hall, 2nd Floor
40 Dilworth Rd
Millersville, PA 17551-0302