

# GRADUATE STUDIES & ADULT LEARNING PROGRAM FINANCIAL AID FACT SHEET

## COMPLETING THE FAFSA & COMMON MISTAKES TO AVOID!

Before you complete the Free Application for Federal Student Aid (FAFSA), here are some important reminders and tips to help guide you through answering some of the FAFSA questions that many students entering a *Graduate Studies & Adult Learning Program* have difficulty answering.

**Not answering these FAFSA questions accurately 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:** Graduate or professional degree

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

**A:** 1st-year graduate/professional OR continuing graduate/professional or beyond

**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:** Yes

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

**A:** Answering yes to one or more questions in the student status section, you will automatically be considered an independent student. Millersville University does not require parental information for students seeking a master's degree. If you are submitting your FAFSA to other schools, you should check with their Financial Aid Office to determine if you need to put parental information on your FAFSA.

## IMPORTANT REMINDERS:

Please keep in mind that the *Graduate Studies & Adult Learning* programs and the *Post-Baccalaureate Certificate* programs at Millersville University are two completely different programs and the type of financial aid available to students in these programs are different.

Students 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 Graduate Degree are NOT eligible for any federal or state grants
  - Once a student receives his/her first bachelor's degree, s/he is no longer eligible for federal or state grants. Students are only eligible to receive federal direct loans.
- Graduate Students are eligible for up to \$20,500 in a Direct Unsubsidized Loan per academic year
  - Graduate students cannot exceed \$138,500 of the total amount borrowed in Federal Direct Loans for any undergraduate degree or graduate degree (this includes any amounts borrowed for your initial bachelor's degree, Post-Baccalaureate Certification, Graduate Programs, etc.)
  - The *Office of Financial Aid* will award the maximum amount you are eligible to receive. If you wish to reduce or cancel any portion of your award, you may do so by contacting the Office of Financial Aid at 717-871-5100.

# WHAT KIND OF FINANCIAL AID AM I ELIGIBLE FOR?

Graduate Students are eligible for a Federal Direct Unsubsidized Loan, which is a guaranteed student loan from the Department of Education. In order to be eligible to receive Federal Direct Loans:

- You must complete the FAFSA Application
- You must be enrolled for at least 6 credits in a degree-seeking program each term to qualify for the Federal Stafford Loan.
- You must be maintaining Satisfactory Academic Progress.
- You must not be in default of any other federal loan to qualify for federal aid.

# WHAT IF I NEED MORE MONEY TO PAY FOR SCHOOL?

[Graduate Assistantships](#) can be used to help fund a student's education in graduate school. An assistantship entitles a graduate assistant to a tuition waiver and a bi-weekly stipend during the academic year, while providing an experience that serves as a contribution to a graduate student's intellectual development. For more information, see the College of Graduate Studies & Adult Learning web page or you can call Graduate Admissions at 717-871-4723.

[Graduate PLUS Loans](#), can be used to help cover additional educational costs that may not be covered by the Federal Direct Unsubsidized Loan. The Graduate PLUS Loan is a federal loan in the student's name and has a fixed interest rate. In order to be eligible the student must have a FAFSA on file and not have adverse credit. An application can be completed online at [studentloans.gov](http://studentloans.gov).

[Private Education 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. Some students turn to private education loans when the federal loans don't provide enough money. 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: [millersville.edu/finaid/loans](http://millersville.edu/finaid/loans)

# WHAT STEPS SHOULD I TAKE FROM HERE?

As you go through the acceptance process into the Graduate Studies & Adult Learning Program please refer to the *Graduate Studies & Adult Learning Financial Aid Checklist* for further instructions.

# NEED MORE INFORMATION?

Contact the Office of Financial Aid:

**Office Hours:**

Mon.-Fri. 8:00am to 4:30pm  
**Phone:** 717-871-5100  
**Fax:** 717-871-7980  
**Email:** [fa.mail@millersville.edu](mailto:fa.mail@millersville.edu)

**USPS Mailing Address:**

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

**Address for UPS/FedEx:**

Office of Financial Aid  
Lyle Hall, 1st Floor  
40 Dilworth Rd  
Millersville, PA 17551-0302

# GRADUATE STUDIES & ADULT LEARNING CHECKLIST

## COMPLETE YOUR FAFSA APPLICATION

In order to be considered for federal financial aid, your first step is completing the Federal Student Aid (FAFSA)! The FAFSA is available each year beginning October 1.

To complete the FAFSA, 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](https://fsaid.ed.gov).

To get started, go to [fafsa.ed.gov](https://fafsa.ed.gov) and click *Start a New FAFSA*. To have your FAFSA information sent to Millersville University, you must include our *School Code: 003325* on your application. Make sure to review the information on *Common FAFSA Mistakes* before submitting your FAFSA!

## FINANCIAL AID PACKAGING & AWARD LETTERS

Newly admitted students will begin receiving Financial Aid Award Letters beginning in February; returning students will receive electronic Award Letters beginning in June.

## COMPLETE ANY OUTSTANDING REQUIREMENTS WITH MILLERSVILLE

If you have not been packaged with financial aid by the end of June and have completed a FAFSA, it may be that we require additional documentation from you. You should have been sent an e-mail notifying you that you have outstanding requirements and to check your [myVILLE Student Portal](#).

To view and complete your outstanding requirements log into your myVILLE Student Portal and select *Finances > Financial Aid Requirements*. 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 of your requirements.

*If you have **Financial Aid Requirements** that are incomplete, this may delay the processing of your financial aid.*

## COMPLETE FINANCIAL AID TERMS & CONDITIONS

To receive financial aid, you must complete the *Terms and Conditions* of your awards online through your [myVILLE Student Portal](#). You can access your Terms and Conditions by logging into myVILLE, clicking the *Finances* tab; under *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, REDUCE, OR DECLINE YOUR OFFERED DIRECT LOANS

All borrowers must either *Accept*, *Reduce*, or *Decline* the offered Federal Direct Loans. You will need to log into your [myVILLE Student Portal](#) and select the *Finances* tab. To accept, reduce or decline the offered loan(s), click on *Financial Aid Awards* and select the appropriate aid year. You must accept your loan(s) if you want to use them as credit toward your bill.

## □ LOOK FOR ADDITIONAL AID RESOURCES

If you need additional money to cover the remaining cost of your education go to: [millersville.edu/finaid](http://millersville.edu/finaid) to explore your options:

- [Monthly Installment Plan through Tuition Management System \(TMS\)](#)
- [Federal Direct Graduate PLUS Loan](#)
- [Private/Alternative Education Loan](#)

## □ MILLERSVILLE UNIVERSITY'S 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 the bill.

Due dates for general billing are available on the OSA web page at [millersville.edu/osa](http://millersville.edu/osa) under the heading *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 early to mid-August

Spring Semester:

- Bills for the spring semester become available mid to end of November
- Payment is due early to mid-December

E-Bills should be reviewed to determine whether or not there is a remaining balance due. If you have questions regarding your financial aid package, contact the *Office of Financial Aid*.

## □ IMPORTANT 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 MAX Mobile](#): With MAX Mobile, you may sign up to receive a text message alert as soon as your tuition E-Bill becomes available. Sign up today via your myVILLE Student Portal!

[Sign up for Third Part 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 Student 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!

Click on the link(s) provided above for more detailed instructions.

## □ NEED MORE INFORMATION?

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**Fax:** 717-871-7980

**Email:** [fa.mail@millersville.edu](mailto:fa.mail@millersville.edu)

**USPS Mailing Address:**

Office of Financial Aid

Millersville University

P.O. Box 1002

Millersville, PA 17551-0302

**Address for UPS/FedEx:**

Office of Financial Aid

Lyle Hall, 1st Floor

40 Dilworth Rd

Millersville, PA 17551-0302