

POST-BACCALAUREATE CERTIFICATION PROGRAM FINANCIAL AID FACT SHEET

COMPLETING THE FAFSA & COMMON MISTAKES TO AVOID!

Please note, if you are simply gaining knowledge and receiving a Certificate, this is **not** considered to be a *Post-Baccalaureate Certification Program* and you will not qualify for federal student aid. If you are in a *Post-Baccalaureate Certification Program*, before you complete the Free Application for Federal Student Aid (FAFSA), here are some importation reminders and tips to help guide you through answering some of the FAFSA questions that many students entering a *Post-Baccalaureate Certification 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: 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 on the FAFSA.

IMPORTANT REMINDERS:

Please keep in mind that that even though 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 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
- Dependent Post-Baccalaureate Certification Students are eligible for up to \$5,500 in Federal 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 Federal 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
 - 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 KIND OF FINANCIAL AID AM I ELIGIBLE FOR?

Post-Baccalaureate Certification Students are eligible for Federal Direct Loans, 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?

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: www.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* below 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

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, 2nd Floor

40 Dilworth Rd

Millersville, PA 17551-0302

POST-BACCALAUREATE CERTIFICATION 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.

To get started, go to 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 above 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 mid-February; returning students will receive electronic Award Letters beginning mid-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 to explore your options:

- [Nelnet Campus Commerce \(NCC\)](#)
- [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 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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Lyle Hall, 2nd Floor
40 Dilworth Rd
Millersville, PA 17551-0302