

# Millersville University

## Financial Aid Terms & Conditions

### Awarding & Eligibility

- Financial aid award packages offered to students are individualized and reflect your eligibility based on the information provided by you and/or parents on the [Free Application for Federal Student Aid \(FAFSA\)](#) and, if selected, through the [Verification](#) process. Failure to complete the Verification process will prohibit you from receiving any federal financial aid for the academic year for which you are applying.
- Federal regulation requires all universities to establish a [Cost of Attendance \(COA\)](#) also known as a Student Budget. The COA/Budget is a combination of direct charges which are billed directly by the university (i.e. tuition, fees, dorm, meal plan) and indirect costs which are possible costs incurred by a student while attending school, but not billed by the university (i.e. books, transportation, off-campus living expenses, etc.). The COA is determined by your housing plans, residency status, and enrollment; and your financial aid cannot exceed the COA. If your housing, residency or enrollment status changes you must notify the Office of Financial Aid so your awards can be reviewed for accuracy.
- To receive financial aid for the credits you are enrolled, they must be a part of your [Course Program of Study \(CPOS\)](#). Taking courses that are not in your Course Program of Study will require your financial aid awards to be reviewed for accuracy before disbursement of funds and may result in a reduction of aid. Refer to your Degree Audit to determine what courses are in your program of study. Please note that classes taken for an audit are not eligible for financial aid and do not count toward your enrollment for financial aid purposes.
- Federal regulations require institutions to define a credit hour and provide a rationale for the methods used to assign credit hours to courses that is consistent with §600.2 and 600.24 of the Department of Education Federal Code under the Higher Education Act of 1965, as amended. The Federal definition of a credit hour is an amount of work represented in intended student learning outcomes and verified by evidence of student achievement that is an institutionally established equivalency that reasonably approximates not less than:
  - One hour of classroom or direct faculty instruction and a minimum of two hours of out-of-class student work each week for approximately fifteen weeks for one semester or trimester hour of credit, or ten to twelve weeks for one quarter hour of credit, or the equivalent amount of work over a different amount of time; Or
  - At least an equivalent amount of work as required in paragraph (1) of this definition for other academic activities as established by the institution, including laboratory work, internships, practica, studio work, and other academic work leading to the award of credit hours.
  - As a basic unit of student Federal aid eligibility, credit hour allocations must accurately represent the level of instruction, academic rigor, and time requirements for a course taken at an institution. Credit hours are frequently viewed as a proxy for the amount of student learning that has taken place and are also used to define the length of a program of study.
- Students must maintain [Satisfactory Academic Progress \(SAP\)](#) in order to retain eligibility for financial aid. Failure to maintain SAP may cause you to lose your financial aid. Please review the policies on [maintaining your eligibility](#).
- If you repeat a course you have previously earned a passing grade in (passing for financial aid purposes includes A, B, C, D or S), it may affect your future financial aid awards. Please see the policy on [Repeat Courses](#).
- Millersville University reserves the right to review, adjust, or cancel any award at any time. Reasons that an adjustment may occur to your financial aid include, but are not limited to, the following: federal, state, and institutional regulations and/or appropriations, changes in financial need, Verification, discovery of data errors, changes in your enrollment, housing, and/or degree status.

## Federal Direct Loans

- Students must complete a FAFSA and be enrolled at least half-time (6 CPOS credits) to be eligible for [Federal Direct Loan\(s\)](#). If your enrollment status changes after receiving financial aid, you must notify the Office of Financial Aid so your awards can be reviewed for accuracy.
- Students must accept, reduce, or decline the offered Federal Direct Loan(s) on their account before the funds can be applied to their bill.
- First- time borrowers must also complete [Entrance Counseling](#) and a [Loan Agreement \(MPN\)](#) online through [studentaid.gov](http://studentaid.gov) before funds can be applied to their bill. These requirements must be completed by the student, NOT the parent(s).
- The Department of Education withholds an approximate 1% + origination fee from Federal Direct Student Loans and an approximate 4% + origination fee from PLUS Loans before disbursing the funds to the school. This means the amount that pays to the university is less than the gross amount the borrower must repay. Origination Fees are subject to change October 1 of each year.
- In accordance with U.S. Department of Education regulations (HEOA 489 amended HEA Sec.485B), Millersville University and the Office of Financial Aid acknowledges to students and parents that when the student enters into an agreement regarding a Title IV aid, they information will be submitted to NSLDS (National Student Loan Data System) and accessible by authorized agencies, lenders, and institutions.

## Adjustments

- If you receive any additional funding that is not included in your financial aid awards (i.e a private scholarship, vocational rehabilitation assistance, tuition waivers, employee tuition assistance, etc.), you must inform the Office of Financial Aid as soon as you receive notice of the award. If an adjustment of your financial aid is required as a result of the additional funding, the Office of Financial Aid will reduce your loans before reducing any need-based award in your financial aid package.
- If we are notified of late enrollment changes, or if you are reported as not attending classes (dropped via class list) by the Registrar, the Office of Financial Aid is required to review your financial aid for accuracy. Adjustments may be made before and/or after your financial aid has disbursed and you are responsible for any balance due on your account.
- When a student officially withdraws, takes a leave of absence (LOA), or does not earn any passing grades for the semester (unofficially withdraws) eligibility for the financial aid that already disbursed may be affected. Financial aid is given at 100% upfront assuming the student will complete the semester; any student receiving federal financial aid and who has officially/ unofficially withdrawn or taken a LOA is required to go through a [Title IV Calculation](#). The Title IV Calculation determines how much of the federal aid you received was earned; and how much, if any, needs to be returned to the Department of Education. The calculation is based on federal guidelines and does not correspond to the Millersville University refund policy. Based on the results of the calculation you may have an outstanding bill with the Office of Student Accounts. Failure to pay any bill with the University will prevent students from re-enrolling, the release of academic transcripts.
- [Special Circumstances](#): Special Conditions requests are reviewed on a case-by-case basis in accordance with federal regulations. These types of requests must be initiated by the student/family. Your Estimated Family contribution (EFC) from the FAFSA will be re-calculated based on the information submitted and your financial aid awards re-reviewed. Additional aid is NOT guaranteed and if any additional aid is offered, it may not be enough to drastically change the balance due to the University. It is recommended that you have a plan in place to cover any outstanding balance due to the university regardless of submitting documentation.

## Disbursement of Aid

- Millersville University applies your financial aid awards (except Federal Work Study) directly to charges on your bill with the Office of Student Accounts. These charges can include tuition, fees, housing, and other direct charges. Your awards are disbursed in two installments (half in the fall and half in the spring), unless otherwise noted.
- Funds in excess of the charges on your bill with the Office of Student Accounts will be released to you in a refund. Some institutional charges cannot be paid with Title IV (federal aid), thus you may still owe the University even if you receive a refund. If subsequent charges are placed with the Office of Student Accounts, it is your responsibility to resolve the balance due.

## Communication

- Millersville University uses your Millersville University email account as an official method of communication. You are responsible for reading the e-mails you receive on a timely basis.
- If your FAFSA application is selected for [Verification](#) by the Department of Education, the Office of Financial Aid will notify you via email regarding outstanding requirements. Once you log into your *myVILLE Student Portal* and click on the Verification requirement, you will be redirected to create a Financial Aid Student Forms account, where you can complete the information online and submit your documents through secure upload.

## Privacy Rights & Responsibilities

- Millersville University is bound by the Family Educational Rights and Privacy Act (FERPA) which prohibits Millersville University from releasing any information from your education record without your written permission. Therefore, if you want the University to share information from your education record with someone else, you must provide written permission by following the procedure outlined [here](#). You may also revoke your permission at any time as instructed in the same procedure.

*Should you have any questions regarding these terms and conditions or your award information, please contact the Office of Financial Aid at 717-871-5100 or [fa.mail@millersville.edu](mailto:fa.mail@millersville.edu).*

