Navigating Finances

Part One: Financial Aid
Part Two: Student Accounts
Millersville University

Financial Aid Offer Letters
2023-2024 Offer Letters

Understanding Your Award Letter

Congratulations on your acceptance to Millersville University

BE A MARAUDER. YOUR DEGREE WILL SET YOU UP FOR A LIFETIME OF SUCCESS.
Common Types of Financial Aid
Common Types of Financial Aid

Grants are types of financial aid that do not have to be repaid, are based on financial need, and require the FAFSA to be completed to obtain them. A loan is a type of financial aid that is available to students and/or parents to help fund educational expenses that are not covered by scholarships or grants. Loans can be broken up into two categories: federal and private student loans.

Grants + Loans:

- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Pell Grant
- Pennsylvania State Grant
- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Parent Plus Loan
- Private + Alternative Loans
Cost of Attendance
The Cost of Attendance (COA), also known as the Student Budget, is made of both direct costs (those billed directly by the university) and indirect costs (possible costs incurred by a student while attending school, but not billed by the university). This number is used by the school to determine the maximum amount of financial aid a student can receive for that award year.

### Estimated Cost of Attendance (COA)

<table>
<thead>
<tr>
<th>CHARGES BILLED BY MILLERSVILLE</th>
<th>On-Campus</th>
<th>Off-Campus</th>
<th>Commuter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$11,784</td>
<td>$11,784</td>
<td>$11,784</td>
</tr>
<tr>
<td>Tuition Technology Fee</td>
<td>$478</td>
<td>$478</td>
<td>$478</td>
</tr>
<tr>
<td>Housing</td>
<td>$8,080*</td>
<td>$7,200**</td>
<td>$2,400**</td>
</tr>
<tr>
<td>Food / Meal Plan</td>
<td>$4,520*</td>
<td>$4,960**</td>
<td>$4,300**</td>
</tr>
<tr>
<td><strong>Total Billable Charges (ENTIRE YEAR)</strong></td>
<td><strong>$24,862</strong></td>
<td><strong>$12,262</strong></td>
<td><strong>$12,262</strong></td>
</tr>
</tbody>
</table>

**OTHER POSSIBLE EDUCATIONAL EXPENSES**

<table>
<thead>
<tr>
<th></th>
<th>On-Campus</th>
<th>Off-Campus</th>
<th>Commuter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Expenses</td>
<td>$2,600</td>
<td>$2,600</td>
<td>$1,800</td>
</tr>
<tr>
<td>Transportation</td>
<td>$800</td>
<td>$1,200</td>
<td>$1,600</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Total Cost of Attendance (COA) / STUDENT BUDGET</strong></td>
<td><strong>$29,262</strong></td>
<td><strong>$29,222</strong></td>
<td><strong>$23,362</strong></td>
</tr>
</tbody>
</table>

### Undergraduate Pennsylvania Resident

<table>
<thead>
<tr>
<th>CHARGES BILLED BY MILLERSVILLE</th>
<th>On-Campus</th>
<th>Off-Campus</th>
<th>Commuter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$21,504</td>
<td>$21,504</td>
<td>$21,504</td>
</tr>
<tr>
<td>Tuition Technology Fee</td>
<td>$728</td>
<td>$728</td>
<td>$728</td>
</tr>
<tr>
<td>Housing</td>
<td>$8,080*</td>
<td>$7,200**</td>
<td>$2,400**</td>
</tr>
<tr>
<td>Food / Meal Plan</td>
<td>$4,520*</td>
<td>$4,960**</td>
<td>$4,300**</td>
</tr>
<tr>
<td><strong>Total Billable Charges (ENTIRE YEAR)</strong></td>
<td><strong>$34,832</strong></td>
<td><strong>$22,232</strong></td>
<td><strong>$22,232</strong></td>
</tr>
</tbody>
</table>

### Undergraduate Out-of-State Resident

<table>
<thead>
<tr>
<th>CHARGES BILLED BY MILLERSVILLE</th>
<th>On-Campus</th>
<th>Off-Campus</th>
<th>Commuter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$21,504</td>
<td>$21,504</td>
<td>$21,504</td>
</tr>
<tr>
<td>Tuition Technology Fee</td>
<td>$728</td>
<td>$728</td>
<td>$728</td>
</tr>
<tr>
<td>Housing</td>
<td>$8,080*</td>
<td>$7,200**</td>
<td>$2,400**</td>
</tr>
<tr>
<td>Food / Meal Plan</td>
<td>$4,520*</td>
<td>$4,960**</td>
<td>$4,300**</td>
</tr>
<tr>
<td><strong>Total Billable Charges (ENTIRE YEAR)</strong></td>
<td><strong>$34,832</strong></td>
<td><strong>$22,232</strong></td>
<td><strong>$22,232</strong></td>
</tr>
</tbody>
</table>

**OTHER POSSIBLE EDUCATIONAL EXPENSES**

<table>
<thead>
<tr>
<th></th>
<th>On-Campus</th>
<th>Off-Campus</th>
<th>Commuter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Expenses</td>
<td>$2,600</td>
<td>$2,600</td>
<td>$1,800</td>
</tr>
<tr>
<td>Transportation</td>
<td>$800</td>
<td>$1,200</td>
<td>$1,600</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Total Cost of Attendance (COA) / STUDENT BUDGET</strong></td>
<td><strong>$39,232</strong></td>
<td><strong>$39,192</strong></td>
<td><strong>$33,332</strong></td>
</tr>
</tbody>
</table>
Financial Aid Requirements & the myVILLE Student Portal
www.millersville.edu/LOGINS → myVILLE
Financial Aid + myVILLE Student Portal

MY BILLING
Billing has moved from IMAX to Student Account Manager (SAM).

With SAM, you can:
- View up-to-date account balance
- Make payments
- View account statements
- Manage payment plans
- Authorize third-party account access

FINANCIAL AID ELIGIBILITY

You are meeting academic progress requirements for Title IV (Federal Aid) and PHERA.

<table>
<thead>
<tr>
<th>Status</th>
<th>Effective Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title IV OK &amp; PHERA OK</td>
<td>Summer 1 2023</td>
</tr>
<tr>
<td>Title IV OK &amp; PHERA OK</td>
<td>Summer 1 2022</td>
</tr>
</tbody>
</table>

FINANCIAL AID QUICK LINKS

Your Information
- Important Financial Aid Announcements
- View Your Financial Aid Awards
- View Your Financial Aid Requirements
- View Your Bill with the University
- View Millersville's Tuition & Costs
- Explore our Financial Aid Website

Applying & Receiving Financial Aid
- Applying for Financial Aid
- Calculating Financial Aid Eligibility
- Receiving Financial Aid Awards
- Summer Financial Aid Information
- Maintaining Financial Aid Eligibility

Types of Aid
- Scholarships
- Grants
- Work-Study
- Loans
- Veteran Benefits

Additional Resources
- Financial Aid Tips
- Financial Aid FAQs
- Financial Aid Videos

View the Millersville Financial Aid Website for additional information.

Suggestions or feedback? Email Financial Aid
You must complete the Authorization to Release Information form if you wish to authorize the Office of Financial Aid to share your financial aid information with anyone other than yourself (i.e., your parent(s), spouse, guardian, etc.). Failure to complete this form will not prevent the processing or payment of your financial aid; however, if this form is not on file, staff will not discuss your financial aid record with anyone other than you, the student. Please note that Academic Progress (SAP) is not included and cannot be discussed with anyone but the student.
Students may need to submit additional documentation to verify the information they put on their FAFSA Application or documentation such as proof of DOB, or tax information. If you need to submit documentation, you will see a requirement of Student Forms Portal listed under Financial Aid Requirements.

- To view the specific documents required, click on the Student Forms Portal requirement link or go to millersville.verifymyfafsa.com.

- You will be redirected to the Financial Aid Student Forms Portal where you can create an account, complete the requested information online, and submit your documents through secure upload.

- For tips on navigating the Student Forms Portal go to millersville.edu/fa-videos
When it comes to accepting your loans, that can be done at any time and all borrowers must either “Accept”, “Reduce” or “Decline” the offered Federal Direct Loans on their account. Federal Direct Loans have a fixed interest rate of 5.50% (subject to change July 1, 2024) and are recommended before looking into additional loan options.

Note: The Terms and Conditions must be completed before the student can do this step!
## Accepting your Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Offered/Pending Action</th>
<th>Start</th>
<th>Amount</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Offered/Pending Action</td>
<td>Summer 1 2022</td>
<td>$0.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td></td>
<td>Offered/Pending Action</td>
<td>Summer 2 2022</td>
<td>$0.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td></td>
<td>Offered/Pending Action</td>
<td>Summer 3 2022</td>
<td>$0.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td></td>
<td>Offered/Pending Action</td>
<td>Fall 2022</td>
<td>$1,750.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td></td>
<td>Offered/Pending Action</td>
<td>Spring 2023</td>
<td>$1,750.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td>Fund Total</td>
<td></td>
<td></td>
<td>$3,500.00</td>
<td></td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>Offered/Pending Action</td>
<td>Summer 1 2022</td>
<td>$0.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td></td>
<td>Offered/Pending Action</td>
<td>Summer 2 2022</td>
<td>$0.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td></td>
<td>Offered/Pending Action</td>
<td>Summer 3 2022</td>
<td>$0.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td></td>
<td>Offered/Pending Action</td>
<td>Fall 2022</td>
<td>$1,000.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td></td>
<td>Offered/Pending Action</td>
<td>Spring 2023</td>
<td>$1,000.00</td>
<td>Select Decision</td>
</tr>
<tr>
<td>Fund Total</td>
<td></td>
<td></td>
<td>$2,000.00</td>
<td></td>
</tr>
</tbody>
</table>

---

**Accept Full Amount All Awards**  **Submit Decision**

---

**Millersville University**  
**Office of Financial Aid**
In order to obtain the Federal Direct Loan, all first-time borrowers must complete the Federal Direct Loan Agreement/Master Promissory Note (MPN) and Entrance Counseling. Both must be completed by the student (not the parents). It is Federal Regulation that Entrance Counseling and the MPN must be completed so that the student understands the terms of his/her loan and repayment. Until these steps are completed, you will not receive any Federal Direct Loans.
Millersville University

Course Program of Study (CPOS)
For federal aid to pay for courses in your major, minor, or other degree requirements, it must be part of your program of study or be necessary to earn the total hours required for your degree. Degree Requirements are determined by the Academic departments and entered in the degree evaluation program, Degree Works. Taking courses that are not a part of your program of study could result in receiving less federal financial aid and potentially having to pay for courses with alternative funding options.

**Common Reasons for Ineligibility:**

- Student registers for courses that are **not required** for their declared program or catalog year.
- The course is a substitution, but the official substitution process is not complete.
- If the course is already repeated twice, with passing grades, it is not eligible for financial aid.
- The course is an elective, and the student already fulfilled all electives.

<table>
<thead>
<tr>
<th>Enrollment Status Types</th>
<th>Undergraduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full time</td>
<td>12+ credits/semester</td>
</tr>
<tr>
<td>Three-quarter time</td>
<td>9-11 credits/semester</td>
</tr>
<tr>
<td>Half time</td>
<td>6-8 credits/semester</td>
</tr>
<tr>
<td>Less than half time</td>
<td>1-5 credits/semester</td>
</tr>
</tbody>
</table>
Millersville University

Satisfactory Academic Progress (SAP)
Federal SAP Measurements:

- Millersville University requires students to maintain a **2.0 Cumulative GPA** after two (2) academic years (or 4 semesters).
- Students must also successfully complete **67%** of the total cumulative attempted credits.

**SAP Calculation** = \( \frac{\# \text{ earned credits}}{\# \text{ attempted credits}} \)

✓ EX: Student A has attempted 30 credits and only earned 21 of the credits he attempted. 21 divided by 30 = 70%. Therefore, student A **would** be meeting this measure.

✗ EX: Student B has attempted 30 credits and only earned 18 of the credits attempted. 18 divided by 30 = 60%. Therefore, Student B **would not** be making SAP.

PHEAA SAP Measurements:

- Students must successfully pass at least **twelve (12) credits** for every term that they receive a full-time State Grant and at least **six (6) credits** for every term they receive a part-time State Grant.
- Appeals must be communicated directly to PHEAA (Pennsylvania Higher Education Assistance Agency); questions about appeals for Pennsylvania State Grant eligibility must be directed to PHEAA at **800-692-7392** or [www.pheaa.org](http://www.pheaa.org).

The Satisfactory Academic Progress (SAP) standards apply to all students seeking federal Title IV financial aid, regardless of whether a student has received Title IV financial aid in the past. This policy is cumulative and includes all students and all periods of enrollment, whether or not aid was received for that period.

*Satisfactory Academic Progress can only be discussed with the student.*
Millersville University

Scholarship Universe
Grants and Scholarships are types of financial aid that do not have to be repaid. Grants are based on financial need and require the FAFSA to be completed to obtain them. Scholarships can be based on financial need or based on merit. Scholarships for incoming freshman students are offered through Millersville University's Admissions Office and are based on merit.
**Key Tips**

- Renew the FAFSA Application *every year.*  
  *** December 2023 ***
- **Encourage** your student to check their Millersville E-Mail!
- Monitor the MyVille Student Portal & Max Account on a **weekly basis** for any outstanding Financial Aid Requirements
- Parents and Guardians, be sure to **involve** your student in the entire process
- Know where your **refund** is coming from
- Manage your **Loan Debt/Borrow** only what you need.
- We are here to help you, don’t be afraid to ask **questions**!
Thank you!

The Office of Financial Aid (Lyle Hall)
717-871-5100 • FA.MAIL@millersville.edu
Office Hours (M-F): 8:30 AM – 3:30 PM
Call Center Hours (M-F): 8:00 AM – 6:00 PM
Navigating Finances
Part One: Financial Aid
Part Two: Student Accounts
Important Dates

**Fall 2023** bills will be available by the end of the day on July 28, 2023. Due date is the first day of the semester: **August 21, 2023**
* Reminder email sent the next day

**Spring 2024** bills will be available by the end of the day on November 17, 2023. Due date is the first day of the semester: **January 16, 2024**
* Reminder email sent the next day

Accounts with a remaining unpaid balance after financial aid disbursement are eligible for a $100 Payment Extension Fee
The Student Account Manager (SAM) is an application your student will use to review and maintain their student account at Millersville University!

Student Access:  
www.millersville.edu/sam

Parent’s Access:  
www.millersville.edu/pay

*Links to SAM are also available in the MAX and myVILLE platforms*
Have you met SAM?
How to Authorize a Third-party User:

- Login to SAM and click on Authorized Users on the right-hand side of the screen
- Enter the proxy’s email address and grant preferred access
- The authorized user will receive two emails – one notifying them of their new permissions and one with a link to [www.millersville.edu/pay](http://www.millersville.edu/pay) and a temporary password
What access do Authorized Users have?

- Receive billing statements & other OSA specific information
- Make payments on student’s behalf
- Communicate with our office about billing – ask questions & inquire about balances
- View 1098-T form
- Enroll in a payment plan
Billing Statements

How to access your Statement:

▪ We do not send out paper statements – everything is done online through SAM!

▪ The student and any authorized third parties will receive an email notification when the billing statement is available for viewing

▪ You will only receive ONE semester bill

▪ Remember, this is a picture of your account at the minute the statement is generated! Your student account status is dynamic – for the most up-to-date information, click on On-Demand Statement!
Have you met SAM?

Office of Student Accounts
PO Box 1002
Millersville, PA 17551
Phone: (717) 871-5101
Website: https://millersville.edu
Email: osa@millersville.edu

Statement Date: 05/10/2022
Term: Summer 2
Due Date: 06/06/2022
Amount Due: $3,476.50

Charges:
- General Fee Summer 2: $180.00
- Tuition Tech Fee Summer 2: $120.00
- Tuition UG PA Summer 2: $1,914.00

Total Charges: $2,214.00

Credits/Anticipated Credits:
- Federal PELL: $1,111.00

Total Credits/Anticipated Credits: $1,111.00

Previous Balance: $2,373.50
Current Term Balance: $1,103.00
Amount Due: $3,476.50
Future Balance: $0.00

Summer 2 2022 Schedule

Millersville University
Personal Payments

- Online Payments – Credit Card or E-Check
  - Credit cards payments incur a 2.95% processing fee
  - Save personal banking information for future use
- Paper Check
  - Mail to the address on your statement – no cash
- Cash
  - Deliver in-person to the Office of Student Accounts:
    - Lyle Hall, Room 246 – Secure drop box available

WE DO NOT PROCESS CREDIT OR DEBIT CARDS OVER THE PHONE OR IN-PERSON
THESE PAYMENTS MUST FLOW THROUGH SAM!
External Scholarship Awards

Scholarship award notifications should be forwarded to our office as soon as possible and must include your student’s name & student ID

SEND TO: osa@millersville.edu

Once you receive the payment, checks should be forwarded to our office for application to your student’s account

We are bound by the guidelines provided by the scholarship issuer

Any external awards $1,000 or greater will be split between the Fall & Spring semesters
To pay your bill with funds from a Tuition Assistance Program (TAP) or 529 Plan, request that your financial institution send payment directly to Millersville University – Office of Student Accounts.

To ensure correct posting of the funds, request the issuer include the student ID number on the check if possible.

It can take up to six weeks for payments to reach us, so we suggest that you email confirmation of your request to osa@millersville.edu.

Documentation of the pending request that includes the amount requested will be used for billing resolution in place of the outstanding check.
Payment Plans

- Plans are available for the Fall and Spring semesters only.
- Payment plans can be set up by students or authorized third parties by logging into SAM and choosing the option that works best for you.
- You are in control of the amount your payment plan is set up for!
- Your desired budget will be divided into equal monthly installments based on the plan you choose.
- Auto-pay is optional.
- $30 Enrollment Fee / $25 Late Fee.
- A reminder will be sent to the person that set up the payment plan shortly before an installment is due.
- Support when enrolling in or managing your payment plan is available at (833) 269-3675.
Accounts are regularly reviewed for credit balances – if an overpayment exists on a student account, a refund may be issued.

A paper check can take up to 3 weeks to arrive. Students are encouraged to enter direct deposit information in SAM to receive their funds via the faster and more secure method of direct deposit.

Two options to receive your funds – Direct Deposit or Paper Check.

Direct deposits are generally received 1-2 days after issuance.
eRefunds puts money in your account... FAST!
Direct deposit is the fastest way to receive your funds - enroll now!!

No Refund Method Selected. If no selection is made or an error occurs with your method of choice, refunds will be processed by Checkbook Mailed Check.

- Direct Deposit
  - Typically received in 1-2 business days
  - Funds will be transferred to the personal checking or savings account of your choice.

- Mailed Check
  - Typically received via US Postal Service in 3-5 business days
  - A paper check is typically issued within 1 business day after funds are released by your school.
Account Holds

- When an account is carrying an unpaid balance for an extended period – the Office of Student Accounts will place a hold restricting the student’s access to grades, transcripts and additional course registration.

- Students are notified of this hold via MAX and SAM; a paper letter may also be mailed to the home mailing address.

- The only way to have the hold removed is to resolve the unpaid balance.

- Students who do not have a plan or the means to cover any unpaid balance, are encouraged to contact the Student Accounts or Financial Aid offices to discuss options and resources.
Key Takeaways

- The Office of Student Accounts collects your costs but does not control them.
- Bills will be available for the Fall 2023 term on July 28th and are due on the first day of classes on August 21st.
- Bills will be available for the Spring 2024 term on November 17th and are due on the first day of classes on January 16th.
- Have your student authorize any necessary proxies as soon as possible.
- Develop a plan to pay – not just this year, but each year!
- Take care of any outstanding requirements and meet with financial aid to learn more about additional funding options!
- Encourage your student to be involved with their own finances.
- Communication is key!
Thank you!
The Office of Student Accounts
717-871-5101 • OSA@millersville.edu
www.Millersville.edu/OSA