



2024 SUMMER AID APPLICATION

STUDENT NAME

STUDENT ID

PREFERRED EMAIL

PHONE NUMBER

EXPECTED GRADUATION DATE (MM/YY)

EXPECTED ENROLLMENT FOR THE ENTIRE 2024-2025 ACADEMIC YEAR

Enter the total number of credits you plan to be enrolled for **each** semester listed below. If you are not planning to be enrolled for one or more of the semesters listed, enter '0' for the number of credits. **Do not leave anything blank.**

Summer 2024: _____ total credits Fall 2024: _____ total credits Spring 2025: _____ total credits

REQUEST FOR 2024 SUMMER FINANCIAL AID:

Please check the boxes under the relevant aid types to confirm your understanding of the process, indicate your request to utilize federal student loans, and/or express your intentions to apply for additional loan options.

ACKNOWLEDGEMENT OF FEDERAL & STATE GRANT PROCESSES

Read the information below carefully and check the boxes to acknowledge the terms of summer grants.

Federal Pell Grant

- I understand *if I am eligible to receive a Federal Pell Grant in the summer, it will automatically be processed.*
- I understand the Pell Grant can be used as a credit toward my bill; however, it will not pay until August.

PA State Grant

- I understand if I wish to apply for a PA State Grant for the summer I must do so online at pheaa.org/grants.
- I understand using the PA Grant in summer will count toward the maximum disbursements I am eligible for.
- I understand the PA State Grant cannot be used as a credit toward my bill and will not pay until August.

REQUEST TO USE FEDERAL DIRECT STUDENT LOANS

Check the boxes below only if you are requesting to utilize a portion of your Federal Direct Student Loans for summer. Carefully review each box to confirm your understanding of the eligibility criteria and your responsibilities.

Federal Direct Student Loans

- I am requesting to use my Federal Direct Student Loans in the summer and understand any amount used will be deducted from my eligibility in the fall and spring semesters.
- I understand my annual loan eligibility will be divided equally among summer, fall, and spring unless I have selected to limit my loans to my bill, or I am graduating at the end of the summer or fall semesters.
- I understand that I must be making [Satisfactory Academic Progress \(SAP\)](#), maintain at least ½ time enrollment as defined by my program, and be enrolled in courses that count toward my [Course Program of Study \(CPOS\)](#) to be eligible to receive Federal Direct Student Loans.

INTENT TO APPLY FOR ADDITIONAL LOAN OPTIONS

If you do not plan to apply for additional loan options, leave this section blank and continue to the next section.

Federal Direct Parent OR Graduate PLUS Loan – Application Intent

- By checking this box, I acknowledge that it is not an actual loan application. However, I intend to utilize PLUS loan funds for the summer term and I confirm that the appropriate borrower has applied or will apply online after May 1st at studentaid.gov/plus-app.
- I understand Parent PLUS Loans are for dependent undergraduate students, while Graduate PLUS Loans are for graduate students pursuing master's or doctoral degrees.
- I understand to avoid reducing any potential need-based federal loan eligibility, it is strongly recommended that any loans requested span the entire academic year (05/2024-05/2025) I plan to be enrolled.
- I understand that I must be making [Satisfactory Academic Progress \(SAP\)](#), maintain at least ½ time enrollment as defined by my program, and be enrolled in courses that count toward my [Course Program of Study \(CPOS\)](#) to be eligible to receive a Parent or Graduate PLUS Loan.

Private Student Loan – Application Intent

- I understand checking this box is not an application for a loan. I am only checking this box to indicate I have applied, or plan to apply, for a private loan to be used in the summer.
- I understand to use a private loan in the summer, I **must** complete a separate application with a private loan lender of my choice and that I can research lenders and apply at elmselect.com
- I understand to avoid reducing any potential need-based federal loan eligibility, it is strongly recommended that any loans requested span the entire academic year (05/2024-05/2025) I plan to be enrolled.

LIMIT SUMMER FINANCIAL AID TO YOUR BALANCE DUE

To prevent overborrowing or limit the amount of Federal Direct Student Loan funds being pulled from your fall and spring semesters, request to limit your summer financial aid to just enough to cover your bill or balance due.

- I'm only requesting enough aid to cover my balance due for the summer. I understand this request is only for summer and separate requests can be made in the fall and spring semesters when bills are available.

AGREEMENTS & SIGNATURES

By checking the boxes and signing below, I affirm that I have thoroughly reviewed the Summer Aid Information Sheet, consent to all terms on this Summer Aid Application, and acknowledge my understanding the following statements:

- I understand the amount of aid offered will be based on my enrollment at the time this form is processed.
- I understand that if I update my enrollment after this form has been processed, it is my responsibility to [contact](#) the Office of Financial Aid to request a re-evaluation. Updates will not occur automatically.
- I understand any loans requested (student, PLUS, or private) will not be processed until my enrollment matches what is indicated on this form. If my enrollment plans change, it is my responsibility to [contact](#) the Office of Financial Aid to update this information so that my application can be processed.
- I understand the the Office of Financial Aid strongly recommends borrowing only what I need in loans to minimize overborrowing and the amount I will need to repay upon leaving school.
- I understand that even if I have requested to limit my aid in the summer, my loans for the fall and spring will be processed up to my maximum eligibility. To make future adjustments or reductions, I must contact Office of Financial Aid each semester after my bill is finalized.

STUDENT SIGNATURE

DATE

2024 SUMMER FINANCIAL AID REQUEST INSTRUCTIONS AND QUICK FACTS

Overview: Financial assistance is available for students who are attending classes during the summer semester; however, it differs from fall and spring aid due to its condensed timeframe and unique eligibility criteria. It also requires separate applications and processing. Refer to the information below for additional information.

PROCESS TO REQUEST FINANCIAL AID FOR SUMMER 2024

Step 1: Complete the FAFSA (Free Application for Federal Student Aid).

- It's free and determines your eligibility for various aid programs such as grants and loans.
- Complete the FAFSA online at studentaid.gov/fafsa.

Step 2: Submit a Summer Aid Application.

- After completing the FAFSA, you'll need to submit a separate application for Millersville.
- Summer is not typically classified as a standard semester for financial aid purposes. Students who wish to utilize certain aid programs in the summer term are required to submit a Summer Aid Application.
- Complete Millersville's Summer Aid Application online or complete a paper form.

Step 3: Complete any additional applications and financial aid requirements if needed.

- Some private and state aid sources will require a separate application to determine your eligibility. See below.
- To have financial aid processed and used as credit on your bill, all outstanding requirements must be satisfied.

UNDERSTANDING POTENTIAL AID OPTIONS & HOW THEY ARE AWARDED

Disclaimer: If half-time enrollment is required for the aid program listed below, your status will be determined by the total number of credits you are enrolled in throughout the entire summer semester. Half-time enrollment is defined as 6 credits for undergraduate and post-baccalaureate certification students, and 3 credits for graduate and doctoral students.

PA State Grant:

PA State Grants are provided by the Pennsylvania Higher Education Assistance Agency (PHEAA) to undergraduate students.

Additional Application Needed?

- **YES.** Complete the FAFSA prior to May 1 and submit a Summer PA State Grant Application to PHEAA)

Eligibility Requirements:

- Be enrolled at least half-time, in a degree-seeking program; over a minimum five-week period.
- Demonstrate financial need within PHEAA's pre-determined eligibility range.
- Meet PHEAA's [Satisfactory Academic Progress \(SAP\)](#) standards.

Impact on Future Eligibility:

- Grants received in the summer will count toward your maximum allowable disbursements for the PA State Grant.
- Students can receive up to 8 full-time payments. If you plan to graduate in four years, applying for the PA Grant in the summer may reduce your eligibility later in your academic career.

Financial Aid Credits & Disbursement:

- If you are approved for a Summer PA Grant, PHEAA will not notify us of the amount you are expected to receive until August. Since bills are due in July, the PA Grant cannot be used as a credit toward your bill.

Federal Pell Grant:

Pell Grants are provided by the federal government to eligible undergraduate students with a completed FAFSA on file.

Additional Application Needed?

- **NO.** If you are eligible, the Office of Financial Aid will automatically process a Pell Grant for you in the summer.

Eligibility Requirements:

- Demonstrate financial need within the eligibility range for the Pell Grant, as determined by the FAFSA.
- Be enrolled in degree-seeking undergraduate program.
- Be taking classes that count toward your [Course Program of Study \(CPOS\)](#).
- Meet federal [Satisfactory Academic Progress \(SAP\)](#) standards.

Impact on Future Eligibility:

- Eligible students can receive up to a full-time Pell Grant for each semester they are enrolled for the academic year.
- Any funds received in the summer will count towards your Pell Lifetime Eligibility Used of up to six years.

Financial Aid Credits & Disbursement:

- Funds can be used as a credit toward bills, but they won't pay till August. If there's a change to your enrollment due to not attending, failing, or withdrawing from a course before this date, your grant will be adjusted accordingly.

Federal Direct Student Loans:

Federal Direct Student Loans are available to both undergraduate and graduate students with a completed FAFSA on file.

Additional Application Needed?

- **NO.** But you must indicate on your Summer Aid Application if you want to use federal loans in the summer.

Eligibility Requirements:

- Be enrolled at least half-time in a degree-seeking undergraduate or graduate program.
- Be taking classes that count toward your [Course Program of Study \(CPOS\)](#).
- Meet federal [Satisfactory Academic Progress \(SAP\)](#) standards.

Impact on Future Eligibility:

- Students are offered annual loan amounts each year based on their grade level and dependency status.
- If you request to use a portion of your loans in the summer, it will be reduced from your annual eligibility.

Borrowing Wisely:

- Be proactive and effectively manage your loans to ensure they align with your needs across the academic year.
- When you request a portion of your loans in the summer it automatically triggers the processing of your loans for the fall and spring semesters, up to your maximum remaining eligibility.
- It is strongly recommended to select the option to limit your aid to cover your balance due for the summer.
- To reduce your loans in the fall and spring, you will need to request this each semester after your bill is finalized.

Financial Aid Disbursement:

- Funds can be used as a credit toward bills and are scheduled to pay July 10th. If there is a change to your enrollment due to not attending, failing, or withdrawing from a course before this date, your loans may be adjusted.

Federal PLUS Loans:

Federal Parent PLUS Loans are available for dependent undergraduate students and Federal Graduate PLUS Loans are available for graduate students pursuing a master's or doctoral degree.

Additional Application Needed?

- **YES.** The appropriate borrower can apply online after May 1st at studentaid.gov/plus-app.

Eligibility Requirements:

- Eligibility is based on whether the applicant has adverse credit within the past year.
- Be enrolled at least half-time in a degree-seeking undergraduate or graduate program.
- Be taking classes that count toward your [Course Program of Study \(CPOS\)](#).
- Meet federal [Satisfactory Academic Progress \(SAP\)](#) standards.

Borrowing Wisely:

- To avoid reducing any potential need-based federal loan eligibility, it is strongly recommended that loans requested for undergraduate students span the entire academic year (05/2024-05/2025).
- Only borrow what you need to minimize potential overborrowing and the amount you'll repay upon leaving school.
- It is strongly recommended to select the option to limit your aid to cover your balance due for the summer.
- To reduce your loans in the fall and spring, you will need to request this each semester after your bill is finalized.

Financial Aid Disbursement:

- Funds can be used as a credit toward bills and are scheduled to pay July 10th. If there is a change to your enrollment due to not attending, failing, or withdrawing from a course before this date, your loans may be adjusted.

Private Loans:

Private Loans are available to all students, including those who are non-degree, not making academic progress, and more.

Additional Application Needed?

- **YES.** Research MU's commonly used lenders on elmselect.com and apply with the lender of your choice.

Eligibility Requirements:

- Each lender has their own specific eligibility criteria that Millersville must confirm you are meeting. Pay close attention to degree, enrollment, and academic progress requirements before applying.
- Approval is based on a credit-check completed by the lender. A credit-worthy co-signer may be required.

Borrowing Wisely:

- To avoid reducing any potential need-based federal loan eligibility, it is strongly recommended that loans requested for undergraduate students span the entire academic year (05/2024-05/2025).
- Only borrow what you need to minimize potential overborrowing and the amount you'll repay upon leaving school.
- It is strongly recommended to select the option to limit your aid to cover your balance due for the summer.
- To reduce your loans in the fall and spring, you will need to request this each semester after your bill is finalized.

Financial Aid Disbursement:

- Funds can be used as a credit toward bills and are scheduled to pay July 10th. If there is a change to your enrollment due to not attending, failing, or withdrawing from a course before this date, your loans may be adjusted.

PROCESSING, BILLING & DISBURSEMENT TIMELINES:

Summer Aid Application Processing:

- Summer aid processing is expected to start mid to late May after Satisfactory Academic Progress (SAP) reviews.
- In the meantime, ensure you submit all required applications, complete any necessary requirements, and that your enrollment matches your Summer Aid Application.
- Any aid offered is based on enrollment at time of processing. If there are changes after aid is processed, updates will not occur automatically. Contact Financial Aid to have your aid re-evaluated and avoid delays in disbursement.

Billing & Disbursement:

- Regardless of the summer session you're enrolled, bills are due to the Office of Student Accounts by July, 8th, 2024.
- Once your aid is processed and you have completed any necessary requirements, some types can be used as a credit toward your bill until it pays to the University. Refer to the chart below for more details.

Financial Aid Type	Anticipated Disbursement Date	Can it be used as a credit toward my bill?
PA State Grant	August	NO
Federal Pell Grant	August	YES - if all financial aid requirements are complete.
Federal Direct Loans	7/10/2024	YES - if all financial aid requirements are complete.
Federal PLUS Loans	7/10/2024	YES - if all financial aid requirements are complete.
Private Loans	7/10/2024	YES - if all financial aid requirements are complete.