



Financial Aid for Summer Classes
2009

If you are considering taking classes during the summer session at Messiah College, and are interested in applying for Financial Aid to help you with the cost of attendance, here are some important facts you will need to know.

- Messiah College does not offer institutional financial aid for regular summer classes. Because the cost of a credit during the summer is only about 40% of the cost of a credit during the regular academic year, a student's institutional financial aid for summer classes comes in the form of this greatly reduced cost.
- For most forms of financial aid, a student must be enrolled at least half-time. Half-time at Messiah College is defined as at least six (6) credits.
- The Federal Stafford Loan, or an alternative student loan, are often the only forms of financial aid that a student will receive during the summer.
 - The Federal Stafford Loan does require at least half-time attendance. See our Stafford Loan lender list for more information on applying for a Stafford Loan:
http://www.messiah.edu/offices/financial_aid/lender_links/stafford.html
 - Some of the alternative loan lenders with which we work do offer loans for less than half-time attendance. Please see our alternative loan lender list for more information:
http://www.messiah.edu/offices/financial_aid/lender_links/private.html
- Aside from student loans, the most common forms of financial aid that a student could apply for during the summer are the Federal Pell Grant and the Pennsylvania State Grant. Of course, you must otherwise be eligible for these forms of aid in order to utilize them during the summer. If you have not received them during the regular academic year, then it is unlikely that you will qualify during the summer. However, even if you do qualify, you will want to consider the following points when deciding whether or not you want to use these forms of aid for the summer.
 - **Federal Pell Grant:** A student's eligibility for a Federal Pell Grant is based on a total dollar amount for an academic year. In other words, there is a maximum amount that a student can receive in each academic year, regardless of how many semesters the student attends during that year. So, if you plan to attend both the fall and spring semesters in addition to

the summer term, using some Pell Grant in the summer will simply mean that you will receive less during the regular academic year. The only situations in which it would normally make sense to use some Pell Grant during the summer are if you plan to graduate at the end of the fall semester following your summer attendance, or if your summer semester will replace a part of either your upcoming fall or spring semester, meaning that you would not receive the full-time Pell Grant amount during that semester. In this case, it would make sense for you to use that eligibility during the summer.

- **Pennsylvania State Grant:** The Pennsylvania Higher Education Assistance Agency does offer grants during the summer and they do have a part-time (down to half-time) grant program. Unlike the Pell Grant, there is no yearly limit on the Pennsylvania State Grant, but there is an eight (8) semester limit on all Pennsylvania State Grants, and the summer grant amounts are typically somewhat less than the amounts for the regular academic year. So, using the Pennsylvania State Grant during the summer means that you will use up some of your eligibility for future semesters, and you might receive an overall lower amount over your college career. So, the only situation in which it would make sense to use some of your Pennsylvania State Grant during the summer is if this summer term will replace all or part of a future semester.

If you decide that you would like to apply for financial aid for the summer term, please contact the Financial Aid Office and we will review your eligibility.

You can call or write us at:

Messiah College,
Financial Aid Office,
Grantham, PA, 17027
Direct dial phone number: 717-691-6007 (ext. 6007 on campus)
FAX 717-796-4791
E-mail: FINAID@MESSIAH.EDU (just Financial Aid on campus)