

# **IX. FINANCIAL AID OFFICE & STUDENT FINANCIAL SERVICES**

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## **The Messiah University Financial Aid Office and the Student Financial Services Office**

Messiah University has realigned Financial Aid and Student Financial Services (student account functions) in order to maximize service delivery to students, streamline processes and eliminate redundancies.

Both offices are located on the third floor of the Kim S. Phipps Admissions and Welcome Center.

- **Student Financial Services (SFS)**

The Student Financial Services Office is open Monday through Friday, 8:00 a.m. to 5:00 p.m.

Our mission is to provide information, counseling, and financial services to help students, their families and their sponsors successfully navigate the financial maze encountered when obtaining a college education. Our employees serve as advisors, problem-solvers, advocates and educators, acting at all times fairly, compassionately and with the highest standards of ethical behavior and fiscal accountability.

Contact Student Financial Services at [studentfinsvcs@messiah.edu](mailto:studentfinsvcs@messiah.edu) or 717-691-6004 if you have any questions.

- **The Messiah University Financial Aid Office** administers all financial aid programs and financial aid processing, as well as ensuring that the University complies with government regulations and institutional policy. The Financial Aid Office is open Monday through Friday 8:30 a.m. to 4:30 p.m. [http://www.messiah.edu/info/21314/financial\\_aid\\_for\\_undergraduate\\_programs](http://www.messiah.edu/info/21314/financial_aid_for_undergraduate_programs)

Contact the Financial Aid Office at [finaid@messiah.edu](mailto:finaid@messiah.edu) or 717.691.6007.

The Messiah University Financial Aid Office mission is to serve students, parents, our Messiah University colleagues and the community by providing information and services to enable students to attain the funding necessary to realize their educational goals.

Both offices are prepared for consultation with students and their parents planning to finance a college education, and each office can:

- Discuss general financial aid questions
- Assist with Financial Aid requirements
- Help find scholarships
- Assist with FERPA, Privacy Word, and Parent Access

The Student Financial Services office is better equipped to help students and parents with:

- eBill questions
- Financial Counseling
- Discuss various payment options, including the monthly payment plans, 529 Payments

The Financial Aid Office is better equipped to help students and parents with:

- Questions about adjustments to the financial aid package
- Questions about special circumstances that apply to the student's financial aid eligibility
- Question on policies, rules and regulations for institutional and all other financial aid programs.

The items addressed in the rest of this document are best referred to Financial Aid Office staff.

## Financial Aid Policies

Each year, the Financial Aid Office publishes a webpage entitled Financial Aid Policies. This information contains many more details about financial aid policies and procedures than can be included in the Advising Handbook, and contains updates, which occur between publications of the Handbook. The combination of these publications should give each student the opportunity to be well informed about the financial aid policies which affect them. This information is available on the Financial Aid Office webpage at [www.messiah.edu/info/21385/policies\\_and\\_resources](http://www.messiah.edu/info/21385/policies_and_resources)- choose appropriate year.

## Institutional Forms of Financial Aid

Messiah University offers merit-based academic scholarship programs, grants and scholarships based on a combination of merit and need, and tuition discounts.

Virtually all students begin their enrollment at Messiah University with either an academic scholarship or a need-based grant from Messiah. Many have more than one form of institutional aid, and most students receive this aid for four years of enrollment.

### Basic forms of institutional financial aid with renewal criteria:

(Award Amounts for 2022-23) (You will see students with different amounts because award amounts change from year to year.)

**Special Note Regarding Renewal Criteria:** For the 2020-21, 2021-22, and 2022-23 academic years, no GPA criteria were enforced; all scholarship recipients were allowed to retain their scholarships regardless of GPA.

SCHOLARSHIP NAME	ANNUAL AMOUNTS	RENEWAL CRITERIA	C O M M E N T S
<b>Trustees' Scholarship</b>	Full tuition in student's 1 <sup>st</sup> year	Students must earn a 3.3 GPA (1 <sup>st</sup> yr.) and a 3.6 GPA each following academic year. This GPA requirement can be met with either the yearly or cum GPA, but once the student loses the scholarship, it cannot be regained by improving either GPA.	
<b>President's Scholarship</b>	\$5,000	Students must earn a 3.2 GPA (1 <sup>st</sup> yr.) and a 3.4 GPA each following academic year. This GPA requirement can be met with either the yearly or cum GPA, but once the student loses the scholarship, it cannot be regained by improving either GPA.	New students are awarded \$5,000 and can keep their Provost's Scholarship in combination with their President's Scholarship.
<b>Provost's Scholarship</b>	\$11,500 - \$15,000	Students must earn a 2.8 GPA (1 <sup>st</sup> yr.) and a 3.0 GPA each following academic year. This GPA requirement can be met with either the yearly or cum GPA. If the student loses the scholarship, it can be regained after two semesters if the student regains the correct GPA.	A student who loses a Provost's Scholarship can regain it in a future year by attending for a year without the scholarship and achieving the necessary GPA over the two semesters of that academic year.

<b>Dean's Scholarships in various majors</b>	Typically \$1,000	The various departments manage the renewal of these scholarships and have variations in their requirements. Check with the department for renewal criteria.	Most departments have some sort of performance standard in addition to a GPA requirement.
<b>Full Tuition Lloyd and Lois Martin Multicultural Scholarship</b>	Full tuition in student's 1 <sup>st</sup> year	Students must earn a 2.5 GPA the first year and a 3.0 GPA each following academic year. This GPA requirement can be met with either the yearly or cum GPA, but once the student loses the scholarship, it cannot be regained by improving either GPA.	
<b>Lloyd and Lois Martin Multicultural Scholarship (Martin's Scholar)</b>	\$5,000	Students must earn a 2.5 GPA the first year and a 3.0 GPA each following academic year. This GPA requirement can be met with either the yearly or cum GPA, but once the student loses the scholarship, it cannot be regained by improving either GPA.	New students are awarded \$5,000 and can keep their Provost's Scholarship in combination with their Martin Scholarship.
<b>Faculty Scholarship</b>	\$1,000-\$1,500	Students must earn a 3.2 GPA (1 <sup>st</sup> yr.) and a 3.4 GPA each following academic year. This GPA requirement can be met with either the yearly or cum GPA, but once the student loses the scholarship, it cannot be regained by improving either GPA.	This program is a sub-set of the President's Scholarship program and has the same renewal criteria.
<b>Flowers Scholarship</b>	\$2,000-\$2,500 (a few \$3,000)	Students must earn a 2.5 GPA first year and a 2.8 GPA each following academic year. This GPA requirement can be met with either the yearly or cum GPA, but once the student loses the scholarship, it cannot be regained by improving either GPA.	This program is a sub-set of the Martin Multicultural Scholarship program and has the same renewal criteria.
<b>Messiah University Grant</b>	\$100 - \$12,000	Students must make regular satisfactory academic progress and continue to have financial need.	
<b>Messiah University Scholarship</b>	\$1,000 - \$10,000	Students must make regular satisfactory academic progress.	This amount varies quite a bit depending on what year the student started.
<b>Merit Scholarship Recognition</b>	\$1,000	Students must make regular satisfactory academic progress.	We are no longer participating in the actual National Merit Scholar

			program, but we continue to recognize these students with a strictly institutional award.
<b>Covenant Grant</b>	\$500	Students must make regular satisfactory academic progress.	Awarded to students who are members or regular attenders of Brethren in Christ congregations

### Other Sources and Types of Financial Aid

Assistance is also available through federal, state, and private funds administered by the University in the form of grants, loans, and work study.

- Financial Aid can be in the form of gift aid (grants or scholarships), loans, and work.
- Students need to file the Free Application for Federal Student Aid (FAFSA) in order to apply for most forms of financial aid (except for academic scholarships and institutionally funded jobs – Federal Work-Study recipients must file a FAFSA).

### Role of Academic Advisors in Financial Aid

- Be sure to advise students to contact the Financial Aid Office if they express concerns regarding finances.
- Be aware that, while substantial financial aid is available to many students, there are situations where the student will need to borrow significant amounts of money to pay for their education.

### Points to Remember When Advising Students

1. Students will have financial aid problems if they do not make Satisfactory Academic Progress (details below). **Please make sure the student understands that dropping classes could negatively impact future aid eligibility if the appropriate number of credits are not completed.** If uncertain, have the student check with the Financial Aid Office for specifics of their situation before you approve the dropping of classes.
2. Most academic scholarships do have a GPA requirement for continuation of the scholarship. (See chart above) (As noted above, for the 2020-21, 2021-22 and 2022-23 academic years, no GPA criteria were enforced; all scholarship recipients were allowed to retain their scholarships regardless of GPA).
3. The Provost’s Scholarship can be regained in a future year if a student improves their yearly or cum GPA to the minimum required. There is no probationary semester for the Provost’s Scholarship when the student fails to requalify, but we will replace up to half of the lost scholarship with Messiah University Grant if the student has unmet financial need (This is moot for the 22/23 academic year since all students were allowed to keep their scholarships).
4. The Trustee’s, President’s, and full-tuition Martin’s all have a probationary semester, but do NOT offer the opportunity to regain the scholarship after it has been lost.
5. Students can appeal loss of financial aid (either because of GPA for academic scholarships or loss of other aid because of lack of SAP) for unusual circumstances OUTSIDE OF THEIR CONTROL. Typically this would be a medical issue, and always requires documentation of the situation.

## Satisfactory Academic Progress

- All students (including international students) enrolled at Messiah University are subject to the academic standards of the University.
- The Higher Education Act of 1965 mandates institutions of higher education to establish minimum standards of Satisfactory Academic Progress (SAP) for students receiving financial aid.
- In order to continue to receive financial aid, students must meet the SAP standard.
- The Program Integrity Regulations issued October 29, 2010 (effective July 1, 2011) modified these requirements, **meaning that a new SAP policy was in place starting with the 2011-2012 academic year.**

Visit the Financial Aid Office policies webpage at:

[www.messiah.edu/info/21385/policies\\_and\\_resources](http://www.messiah.edu/info/21385/policies_and_resources)

Choose the appropriate academic year and then navigate down the page to the undergraduate and graduate Satisfactory Academic Progress policies.