

Messiah College's Title IV Code is 003298

FINANCIAL AID INSTRUCTIONS 2017-2018

Forms are available at:

<http://www.messiah.edu/info/22511/2017-2018>

These instructions are designed to assist you in completing the forms necessary to apply for financial aid at Messiah College for the 2017-2018 academic school year. We have attempted to highlight important new items and areas where there have been significant problems in the past. These instructions are not intended to replace specific instructions that come with individual forms. Please read all instructions very carefully and ask questions if you are not sure what to do. Information on how to contact the Messiah College Financial Aid Office appears at the end of these instructions. The United States Department of Education's (U.S.D.E.) student portal at studentaid.ed.gov also has valuable help.

Special Note: The 2017-2018 academic year is the first year in which you can file your FAFSA as early as October 1, rather than January 1. Please visit our Early FAFSA/Prior Prior Year webpage for more details:

http://www.messiah.edu/homepage/2719/early_fafsaprior_prior_year

This section contains important reminders. These items have not changed significantly from last year but are very important.

- Our financial aid forms are available online. If you need our office to send you a paper copy of these forms, please contact our office.
- Financial Aid Office communication with students will be sent to the student via secure, on-campus email. This means that, for the parents to be informed, they will need to be in regular contact with the student.

EMAIL FORWARDING INSTRUCTIONS

A common request that we receive is to have copies of all Financial Aid communications forwarded to parents. While our system is not able to function in this fashion, we have created a set of instructions that students can use to forward emails to parents or anyone whom they would like to receive copies. Click [here](#) to see these instructions.

WHAT IS THE FSA ID?

The FSA ID is a unique identifier to let you access your personal information in various U.S. Department of Education systems and it acts as your signature for on-line functions such as *FAFSA on the Web* or the electronic Master Promissory Note. It will remain the same from year to year and you don't have to reapply if you received an FSA ID in the past. For more information about the FSA ID, and to apply, go to: <https://fsaid.ed.gov/npas/index.htm> (note FAQ in right column).

Each student and parent should have their own FSA ID.

It is very important to understand that this is a legal signature and one person is not authorized to create or use an FSA ID on behalf of someone else, including a family member. In other words, parents should not create and use an FSA ID for the student. Misrepresentation of your identity to the federal government could result in criminal or civil penalties. Parents can help the student create their FSA ID and help them use it to sign documents, but the parent cannot sign on behalf of the student.

This section contains instructions for specific forms.

Please read these instructions carefully. We would like to encourage students and parents to complete the forms together. The forms mentioned here are available on the Messiah College webpage at:

<http://www.messiah.edu/info/22511/2017-2018>

We feel that this will not only give the student a better understanding of the process, but will also help to avoid common errors such as the use of an incorrect Social Security Number.

- **Make copies of all forms that you mail to us or other organizations.**

Free Application for Federal Student Aid (FAFSA)

All applicants should complete the FAFSA by applying on-line at fafsa.gov.

Please note: In this transition year to the [Prior Prior Year](#) system, you will use 2015 tax data (the same tax year that was used to apply for aid in the 2016-17 academic year). You must use 2015 tax data to apply for aid in the 2017-18 academic year. Applicants do not have an option to choose which tax year they use.

Since Federal government regulations do not allow you to complete or mail the FAFSA before October 1, 2016, we encourage you to mail it, or complete it electronically, as soon as possible after October 1. Your FAFSA results must arrive in our office by April 1, 2017 in order to meet our priority financial aid deadline. It may take as much as one month for the FAFSA to be processed and to reach our office so we recommend that the FAFSA be mailed or transmitted no later than March 1st so that the results will get to the federal processor and back to Messiah College by April 1.

The results will be sent directly to our office by the Processor. Using *FAFSA on the Web*, these timeframes might be shorter, but we recommend applying as early as possible to allow for any problems that might occur. You might not get as much financial aid as you otherwise would if we don't have your application results by April 1st.

Almost all applicants should be able to use the IRS Data Retrieval Tool (IRS DRT) to roll their tax data into the FAFSA. You should do this, rather than typing the income information into your FAFSA. It will be easier and help avoid errors.

If you will not yet have filed your 2015 taxes (which were due in April 2016) by the time you are completing the FAFSA for 2017-18, please contact our office for instructions.

Any current student who filed a FAFSA for the previous year (2016-2017 in this case) will receive a reminder to complete the Renewal Application on-line. The on-line Renewal Application contains the information that the student entered on the previous year's application. The student simply needs to update any items that have changed.

Previous school codes will not be rolled over; please enter Messiah College's code: 003298.

Renewal Application reminders should have already been sent directly to the student's home address or email address from the Federal processor.

Although you can submit your FAFSA as soon as October 1, we can't start loading and processing your data until late October or early November, and we won't start creating financial aid packages until mid-November to early December, so don't be concerned if you don't get a response from us right away.

The FAFSA is required to determine eligibility for:

- The Federal Pell Grant
- Federal Work-Study - Check "Yes" for the question ("Are you interested in being considered for work-study").
Indicating an interest in student employment will not decrease your grants or scholarships.
- Federal Supplemental Educational Opportunity Grant (no separate application necessary)
- Federal Perkins Loan (no separate application necessary)
- Federal Stafford Loans (Loans are automatically offered if FAFSA is completed).
- TEACH Grants (Review eligibility criteria and apply at <https://teach-ats.ed.gov/ats/index.action>)
- State Grants (some require separate application)
- Messiah College Grant (based on financial need - no separate application necessary)
- Federal PLUS Loan

Here are some further tips for completing the FAFSA.

- Every money-related item should be rounded to the nearest dollar. Do not include cents.
 - Do not leave any item (including student's assets) unanswered. If the amount is zero, fill in the blank with "0".
 - Use your name as it appears on your Social Security card. Do not use different names, such as F. Scott and Francis S., on different applications (FAFSA and other forms). Do not use initials or include name extensions such as Jr. or III.
- Very Important Note:** If you or a parent has experienced a name change (e.g. – as a result of marriage) and did not change the name with the Social Security Administration, this will cause a mismatch. This is a very common problem. Please make sure that this information is accurate.

Here are some tips to avoid common errors on specific FAFSA line items:

- **Social Security Numbers (Q8, Q61, Q65) and Date of Birth (Q9, Q64, Q68):** Misreporting of Social Security Numbers (SSN) and Date of Birth is one of the most common problems we encounter. Often, a parent or sibling's SSN or DOB is reported in place of the student's, or digits are transposed. Please check this item carefully.
 - **Student's (and spouse's) 2015 U.S. income tax paid (Item 37 on FAFSA) and/or Parents' 2015 income tax paid (item 86 on FAFSA):** This is the tax you actually paid from form 1040 (line 56 minus line 46), 1040a (line 28 minus line 36), 1040EZ (line 10). Do not report the amount withheld from your pay during the year. Do not include self-employment tax. Use the amount from the tax form lines referenced here.
 - **Student's (and spouses) 2015 income earned from work (Items Q39& Q40):** If the student and/or spouse worked and had earned income, the amount earned should be listed here even if it was not enough to pay taxes on.
- Untaxed Income (Q94 - Parents; Q45 - Student):**
- All applicants: The most common error on this item is the failure to report payments to tax-deferred pension and savings plans for the tax year (2015).
 - Military, clergy, and others: Be sure to include cash value of benefits including housing, utilities, and other living allowances.
 - Report only **Federal Work Study** earnings in the Additional Financial Information section, item #44C or #93C. Do not report earnings from Messiah College's institutional student employment program.
 - Do **not** report scholarships and grant aid in question #44D and #93D **unless it has been reported as part of your Adjusted Gross Income on your federal income tax return.**

FAFSA Step 6: Colleges to receive information – To release your application information to us, simply enter 003298 in the Federal School Code. Also complete the Housing Plans section.

If you do not receive a Student Aid Report or an email message telling you how to access your Student Aid Report on the web within four weeks after mailing or submitting the FAFSA, this might indicate that your FAFSA was not properly processed, which could cause you to miss important deadlines. In this case, you might want to log into www.fafsa.gov to make sure your FAFSA was received.

Important: For most students, the results of the FAFSA, which are sent to us electronically, are all that is required to meet the priority deadline of April 1st. **You do not need to send your Student Aid Report (SAR) to us.**

Additional Requirements

Depending on the information that is conveyed to us as a result of filing the FAFSA, it is possible that you may need to submit additional information to the Messiah College Financial Aid Office. For this reason, it is **very important** that you monitor both the Additional Requirements area of the student's Financial Aid section of MC Square and your Messiah College email account on a regular basis. Please provide any and all information that is requested here. In most cases, you will find a detailed description of the specific information that is being requested. However, if you still have questions regarding the requested information, please feel free to either email or call our office. It is likely that we will **not** be able to complete the financial aid package until we have received and processed any additional information that is requested.

Federal Loan Programs:

Messiah College students who file the FAFSA will receive their Federal Loans through the William D. Ford Federal Direct Loan Program. This program covers the Federal Stafford loan and/or Federal PLUS loan (parent loans to pay for their dependent undergraduate's education-related expenses). For general loan information please review our webpage at: http://www.messiah.edu/info/21464/federal_loans

Please follow the instructions on our webpages for the different types of loans:

- Federal Stafford Loans http://www.messiah.edu/info/21464/federal_loans/2211/federal_stafford_loans
- Federal Parent PLUS Loans http://www.messiah.edu/info/21464/federal_loans/2212/parent_plus_loans

UNUSUAL CIRCUMSTANCES

We often receive requests for adjustments to the FAFSA results or the financial aid package based on unusual circumstances. Typical circumstances upon which an adjustment can be considered are loss of employment (including due to injury or illness), reduction of business income, extreme medical expenses not covered by insurance, or loss due to natural disaster, but many different circumstances can be considered. If you wish to submit unusual circumstances to our office to assist in the determination of your eligibility for financial aid, send us a signed letter describing the circumstances. Please include specific information with dollar amounts, if applicable. Please make us aware of your unusual circumstances as soon as possible. Waiting until summer will make it difficult for us to process your circumstance before bill payment deadlines, and it is unlikely that additional aid will be available at that time. **Note: We do not normally adjust for private elementary or secondary school tuition paid unless attendance at the school was required for reasons outside the control of the family. We cannot adjust because of family choice.**

Messiah College Financial Aid Information

Be sure to read the Messiah College Financial Aid Policies published in interactive format on the Web at:

<http://www.messiah.edu/info/22261/2016-2017>

(NOTE: this link currently takes you to the 2016-17 policies and will be updated to 2017-18 during fall 2016)

These policies contain information on academic requirements and other topics that could affect your eligibility for financial aid (including scholarships). You are required to be familiar with this information. Make sure you choose the correct academic year. If, for any reason, you cannot access this information electronically, contact our office and we will send you a printed copy.

What Will We Do?

After all the necessary forms and other information are received, the Messiah College Financial Aid Office builds financial aid packages for students who qualify for financial aid. A financial aid package will be built for incoming students as soon as the financial aid file is complete, beginning in November.

Current students will receive their packages in mid-July. Please wait until July 15th to inquire about the status of a current student's package, unless you have reason to believe there is a problem.

MESSIAH COLLEGE FINANCIAL AID OFFICE
One College Avenue Suite 3006
Mechanicsburg Pennsylvania 17055

Business Hours: Monday-Friday
8:30 am - 4:30 pm
Phone: (717) 691-6007 Fax: (717) 691-2349
Email: FINAID@MESSIAH.EDU

Any Questions? Contact us at the above address or try these numbers.

- 1-800-433-3243 – Federal Aid Programs or
- 1-319-337-5665 – if calling from a foreign country
- 1-800-692-7392 or 1-717-720-2800 – for questions regarding the Pennsylvania State Grant

Messiah College does not discriminate on the basis of gender, race, color, disability, or national or ethnic origin.