IX. STUDENT FINANCIAL AID

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The Messiah College Financial Aid Office

Messiah College has realigned Financial Aid and Student Account functions in order to maximize service delivery to students, streamline process and eliminate redundancies.

• Student Financial Services (SFS) in the first floor of Old Main administers the customer service and counseling driven functions. 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.

Our Student Account Coordinators and Counselors are charged to:

- Connect students to the resources they need to take full advantage of the Messiah experience
- Ensure that the student has a successful administrative experience at Messiah College
- Assist students and their families develop a strategy for managing the costs and challenges presented from act of pursuing a college education
- Anticipate student needs with proactive steps and structures

We are your source for answers regarding bills, payments, financial aid, refunds, parking, and College ID cards. Please contact us at studentfinsvcs@messiah.edu or 717-691-6004 if you have any questions.

• **Financial Aid Office** (basement of Old Main) provides back office leadership and financial aid processing, as well as ensuring that the College 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

Financial Aid Office

Messiah College One College Avenue Suite 3006 Mechanicsburg PA 17055 Phone: 717.691.6007 (ext. 6007)

finaid@messiah.edu

The Messiah College Financial Aid Office mission is to serve students, parents, our Messiah College 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. Messiah College offers merit-based academic scholarship programs, grants and scholarships

based on a combination of merit and need, and tuition discounts. Assistance is also available through federal, state, and private funds administered by the College in the form of grants, loans, and work study.

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- choose appropriate year.

Institutional Forms of Financial Aid

Virtually all students begin their enrollment at Messiah College 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 2019-20) (Please note that you will see students with different amounts than these because award amounts change from year to year.)

SCHOLARSHIP NAME	ANNUAL AMOUNTS	RENEWAL CRITERIA	C O M M E N T S
Trustees' Scholarship	Full tuition in student's 1 st year	Students must earn a 3.3 GPA (1st 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.	
President's Scholarship	\$5,000	Students must earn a 3.2 GPA (1st 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 now awarded \$5,000 and can keep their Provost's Scholarship in combination with their President's Scholarship. Many upper class students will have the \$20,000 amount awarded in past years.
Provost's Scholarship	\$11,000 - \$15,000	The following GPA requirement can now be met on a yearly basis or with the cum GPA: Students must earn a 2.8 GPA (1st yr) and a 3.0 GPA each following academic year.	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.
Dean's Scholarships in Art, Dance, Music, Theatre, Humanities	Typically these range from \$1,000 to \$2,500, but can be higher	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.

Full Tuition Lloyd and Lois Martin Multicultural Scholarship	Full tuition in student's 1 st year	Students must earn a 2.5 GPA 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.	
Lloyd and Lois Martin Multicultural Scholarship (Martin's Scholar)	\$5,000	Students must earn a 2.5 GPA 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 now awarded 5,000 and can keep their Provost's Scholarship in combination with their Martin Scholarship. Many upper class students will have the \$20,000 amounts awarded in past years.
Amigo Scholarship	\$16,000	Students must earn a 2.5 GPA 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.	No new awards made for fall 2019, but some upper class students will have this.
Amigo Commendation	\$1,000	Students must make regular satisfactory academic progress.	
Faculty Scholarship	\$1,000	Students must earn a 3.2 GPA (1st 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.
Flowers Scholarship	\$2,000	Students must earn a 2.5 GPA 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.	This program is a sub-set of the Martin Multicultural Scholarship program and has the same renewal criteria.
Messiah College Grant	\$100 - \$12,000	Students must make regular satisfactory academic progress and continue to have financial need.	

Messiah College Scholarship	\$1,000 - \$9,500	Students must make regular satisfactory academic progress.	This amount varies quite a bit depending on what year the student started. Typical amounts are \$6,000 to \$9,500.
Merit Scholarship Recognition	\$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.
Covenant Scholarship	\$500	Students must make regular satisfactory academic progress.	

Other Sources and Types of Financial Aid

- In addition to aid from Messiah College, many students also receive aid from the federal or state government, and/or private sources.
- 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

- 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).
- 3. The Provost's Scholarship can be regained in a future year if a student improves their <u>yearly or cum</u> GPA to the minimum required. There is no probationary semester for the Provost's Scholarship, but we will replace up to half of the lost scholarship with Messiah College Grant <u>if</u> the student has unmet financial need.
- 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.
- 6. Federal and state regulations require the institution to monitor student enrollment and ensure that federal and state aid is used only to pay for courses that count toward a student's degree. Even if a student is taking enough credits to be considered full time, if some of those credits are for classes that do not meet the requirements for the student's degree, then the student's federal and state financial aid cannot be based on those credits and must be adjusted to the student's level of enrollment based only on the credits that count toward the student's degree. Each semester, after registration and drop/add, the financial aid office will run an analysis to ensure that students are registered for appropriate credits. This process will likely affect a small number of students. Students whose financial aid may be impacted will be contacted and advised. They may seek advisor assistance to revise their schedules.

Satisfactory Academic Progress

- All students (including international students) enrolled at Messiah College are subject to the academic standards of the College.
- 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 polices webpage at: 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.