

INVESTING IN YOUR FUTURE

A GUIDE FOR SCHOLARSHIPS AND AID



 MESSIAH
UNIVERSITY®

see anew



MESSIAH'S CLASS OF 2023

99%

within 6-9 months
after graduation*

EMPLOYED OR IN GRAD SCHOOL

* BASED ON SURVEY RESPONSES AND OTHER VERIFIABLE SOURCES

U.S. NEWS & WORLD REPORT 2025 ranking

Named a

**BEST
REGIONAL
UNIVERSITY**

IN THE NORTHERN U.S.



U.S. NEWS & WORLD REPORT 2025 ranking

Named a

**BEST
VALUE**

IN ITS REGION



Lifelong value

Generations of alumni vouch for Messiah's capacity to educate strong servant leaders with professional expertise and a reconciling spirit. You'll thrive here, growing in your faith and building discernment and leadership that will serve you for a lifetime. **That transformation, along with the amazing career opportunities it creates, is the value of a Messiah education.**

WHY MESSIAH?

Authentic faith community

Messiah University is an educational community profoundly committed to worshiping and serving God. The University's motto, "Christ Preeminent," points to our community's shared understanding of Jesus Christ and our Christian faith's relevance to every dimension of life.

Academic distinction

Messiah University is a nationally ranked private Christian university that integrates rigorous academics and Christian faith. Messiah's faculty are outstanding teachers, scholars and researchers who will mentor and advise you as you explore your possibilities.

Great jobs, great lives

At Messiah University, we have a proven track record of educating graduates who thrive at both making a great living and a great life. We want you to launch your vocation feeling truly prepared. At Messiah you'll network, meet mentors and develop your skills so you're ready to go the moment you graduate.



"Messiah is worth the investment of my time and resources, because it **provides an education that lasts for a lifetime** through excellent teaching and persistent care for the well-being and overall success of each student." – *Abigail Chang '24*

How much does it cost to attend Messiah University?

Less than you might think!



\$41,300

basic tuition



\$6,590

housing
(double occupancy)



\$940

basic fees
(minimum amount Student Government Association and student service fees)



\$5,800

food
(maximum cost)

*Plan for \$4,000-4,500 in personal expenses such as books, supplies, travel, etc.

\$54,630

total tuition, fees, housing and food

– \$33,405 =

average first-year student aid 2022-2023

(not including PLUS or other alternative loans)

\$21,225

average total cost

(not including supplies, travel or personal expenses)

The above example is a simplified cost presentation and is for example purposes only. Actual individual costs will vary depending on a number of factors, including type of room, meal plan, cost of books and other miscellaneous fees.

We're serious about this. At Messiah University, we're committed to working with you and your family to make your Messiah education as affordable as possible.

How can I pay?

SCHOLARSHIPS

Overview: Money awarded for outstanding academic or leadership skills

Repayment: None! This is gift aid that you don't have to pay back.

Types: Some are for one year only; others can be renewed each year of college.

Tip: Look for local and private scholarships to save even more money on college costs.

GRANTS

Overview: Money given to help pay for college, usually based on financial need

Repayment: None! This is gift aid that you don't have to pay back.

Types: Includes federal grants, veterans' benefits and state need-based grants

Tip: Submit the FAFSA to see what types of grants you are eligible for (even if you think your family makes too much to qualify).

LOANS

Overview: Money you borrow to pay for college

Repayment: Yes, you must pay it back with interest. Some require to start repayment while in college; others wait until after graduation.

Types: Loans can be the responsibility of students and/or parents.

Tip: Discuss with your family how to handle loan repayment. Borrow only what you need. Consider your future income and budget to ensure you can manage the repayments comfortably.



STUDENT EMPLOYMENT (WORK STUDY)

Overview: A program where you work part time on campus while attending college

Repayment: None, but you only earn money as you work. Then you can use it toward your monthly tuition payments or other school costs.

Tip: At Messiah, all students are eligible to work on campus to earn money.

PAYMENT PLANS

Overview: Messiah has multiple payment options, including several monthly plans that allow you to spread out the cost over the course of the semester.

Repayment: None. Monthly plans don't charge interest, but there is a small enrollment fee for each semester.

Tip: Contact Student Financial Services at studentfinsvcs@messiah.edu to explore your options.

Sample financial aid packages*

Meet Caleb.

He is the oldest of three siblings.
His household income is nearly
\$50,000 per year.

<i>Provost's Scholarship</i>	\$16,000
<i>Messiah University Grant</i>	\$7,105
<i>Pell Grant</i>	\$6,145
<i>PA State Grant</i>	\$5,750
<i>Average federal loans</i>	\$5,500
Total average aid	<u>\$40,500</u>
Average cost after financial aid	\$12,050

Meet Madison.

She has one younger sibling
with a household income of
about \$100,000 per year.

<i>Provost's Scholarship</i>	\$16,000
<i>Messiah University Grant</i>	\$5,820
<i>PA State Grant</i>	\$612
<i>Average federal loans</i>	\$5,500
Total average aid	<u>\$27,932</u>
Average cost after financial aid	\$24,618

Meet Jordan.

He is an only child. His household
income exceeds \$150,000 per year with
investments valued over \$100,000.

<i>Provost's Scholarship</i>	\$16,000
<i>Average federal loans</i>	\$5,500
Total average aid	<u>\$21,500</u>
Average cost after financial aid	\$31,050

*Students in these examples are from the highest academic tiers. Please keep in mind that these are only a few sample cases. Each student's financial information is reviewed on an individual basis. Financial aid packages may differ from those listed above.

Net price calculator



Calculate your estimated financial aid award from Messiah University at messiah.edu/netpricecalc.

The best way to calculate your estimated financial aid award from Messiah University is to use Messiah's net price calculator. You'll need the following info:

- Standardized test scores (unless you're applying test-optional)
- High school cumulative GPA on a 4.0 scale
- A recent high school transcript
- Student Aid Index (SAI) as determined by your FAFSA or by using the SAI calculator that is linked to our net price calculator

Questions? Our financial aid team can help you navigate the process and maximize your financial aid options.

finaid@messiah.edu | 717-691-6007 | Monday-Friday, 8:30 a.m.–4:30 p.m.

Scholarships

Messiah University offers competitive scholarships that recognize the academic achievements of incoming students. Scholarships range from \$1,000 to full tuition and remain with you throughout your time at Messiah, as long as you continue to meet the ongoing eligibility requirements for each scholarship, such as a minimum GPA or other criteria. Submit your application and supporting materials by **February 1** to be considered for an Honors Program Scholarship or a Multicultural Student Programs scholarship.

Provost's Scholarship

First-year students	\$14,000 – \$16,000
Transfer students	\$13,000 – \$15,000

Messiah University scholarship

\$10,000

Honors Program scholarships

Trustees	full tuition
President's	\$5,000
Faculty	\$1,500

Multicultural Student Programs scholarships

Martin	full tuition or \$5,500
Flowers	\$3,000

Visual and performing arts scholarships

Vollmer	\$5,000
Shaffer-Goodling	\$3,500
Dean's scholarship	\$1,000

Additional scholarships

Dean's visit scholarship	\$1,000
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See which ones you qualify for at messiah.edu/finaid.

Financial aid tips

For more details on these steps, visit messiah.edu/timeline.



APPLY FOR AID

Complete the FAFSA (Free Application for Federal Student Aid) and other financial aid forms as instructed.

After filing your FAFSA, you'll receive your student aid report, which includes a summary of your FAFSA application data. Review this report carefully and make any necessary corrections requested by the federal processor.



UPDATE SCORES AND GPA

Submit improved test scores and/or GPA to Messiah for scholarship review and consideration.



REVIEW YOUR AID

Once your financial aid application has been reviewed, a notice will be sent to your Messiah University email for you to view your online award. *(Only accepted students receive an award notice.)*



UNDERSTAND YOUR AID

Connect with your admissions counselor to review your award package and have your questions answered.
messiah.edu/counselor



DEPOSIT AND ACCEPT AID

Submit a \$200 enrollment deposit to secure your place in the class and accept your financial aid award.
messiah.edu/deposit



Access resources for financial aid info, housing deadlines, course registration and more to stay on track as a future Falcon at messiah.edu/accepted.

What's next?

Ready to apply for admission? Submit your application to Messiah via messiah.edu/apply and complete the FAFSA when it becomes available.

Questions about your financial aid award? Reach out to your admissions counselor to review your financial award and discuss financing options. Your counselor will be happy to connect you with a financial aid or student financial services counselor for further discussion.

Ready to commit to Messiah? Complete the Reply to Offer form found on your Admissions Status Page and submit your \$200 enrollment deposit at messiah.edu/deposit.

FILE THE FAFSA!

All families should consider filing the FAFSA (Free Application for Federal Student Aid) regardless of income. Completing the FAFSA allows you to be considered for Messiah need-based aid, in addition to state and federal aid.

- Filing the FAFSA is free.
- To begin the process, visit studentaid.gov.
- You'll need to file for a Federal Student Aid ID (FSA ID) and so will your parent/legal guardian (if you are a dependent student). Your FSA ID will be used to access the federal web portal and to electronically sign documents. Go to studentaid.gov to create your FSA ID.

89% of students apply for financial aid by completing the FAFSA

THE FAFSA CONSIDERS FACTORS SUCH AS:



Taxed and untaxed income, assets and benefits
(such as unemployment or Social Security)



Family size



Allowances for state and other taxes you paid and for employment expenses

MESSIAH UNIVERSITY FAFSA CODE: 003298

Making a Messiah education more affordable

- Apply for scholarships.
- Use a payment plan.
- Research other loan opportunities, including alternative private student loans and Federal parent PLUS loans.
- Explore work-study options.
- Secure a job each summer.
- Consider commuting to campus if you live locally or living with more than one roommate on campus.

Messiah's financial aid team is available to help you navigate the financial aid process in a variety of ways, including:

- answering questions regarding the FAFSA, loans, grants, scholarships and your financial aid award package
- serving as a bridge between students and financing a college education
- providing information and services to enable students to obtain the funding necessary to realize their educational goals
- offering financial literacy information, counseling and services to students and families

Our team serves as advisors, problem-solvers, advocates and educators, acting at all times fairly, compassionately and with the highest standards of ethical behavior and fiscal accountability.

Glossary

Direct subsidized loan: A federal student loan for which a student isn't generally responsible for paying the interest while in an in-school, grace or deferment period.

Direct unsubsidized loan: A federal student loan which offers students a low, fixed interest rate and flexible repayment terms. It is not based on financial need. The student is responsible for paying all the accumulated interest, until the loan balance is paid off.

Educational loan default rates for our alumni are among the **lowest in the country.**



Free Application for Federal Student Aid (FAFSA):

What it is: The Free Application for Federal Student Aid (FAFSA) is a form to apply for financial aid for college.

Who files: A student and their parent or guardian will work together to complete the form.

Why file:

- Get access to grants, scholarships, work study and loans.
 - Many schools and states use it to determine financial aid.
 - Completing the form can help lower your college costs, even if you think you won't qualify.
 - **Where to file:** Complete the FAFSA online at www.studentaid.gov.
-

Federal work study: Part-time jobs for students with financial need. To receive funds, you will need to be awarded work study and secure a job. Even students who don't file a FAFSA or have financial need can work on campus under Messiah University's Institutional Work program.

Student Aid Index (SAI):

- The SAI is the new method for determining your child's eligibility for federal student aid, replacing the old Expected Family Contribution (EFC) starting from the 2024-2025 school year.
 - It helps figure out how much financial aid your student may receive.
 - The SAI is based on the financial information you provide on the FAFSA form.
 - It considers factors like your family's income, assets, family size and how many family members are in college.
 - Your SAI is NOT the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.
-

Non-renewable: A grant or scholarship that offers money for only ONE year of a student's education.

Renewable: A grant or scholarship that offers money over multiple years (typically four). For example, if a scholarship amount is \$2,000, the student will get \$2,000 for each of their four years in college for a total of \$8,000.

Find more glossary terms at studentaid.gov/glossary.



Office of Undergraduate Admissions
One University Ave
Mechanicsburg PA 17055
messiah.edu

Address Service Requested



“Messiah both reinforced and strengthened Christian faith in our students. Our kids engaged in excellent academics that are preparing them with skills for the 21st century. **Messiah fueled their academic growth and strengthened their Christian faith.**”
– Aaron Anderson, parent to three Messiah students/alumni

At **Messiah University**, your life,
your faith, your world
and your possibilities open up.

You see anew.

messiah.edu/seeanew.



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