



Financial Aid Information

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Introduction

The purpose of this booklet is to provide financial aid applicants with the various forms of information that they need to apply for financial aid. **You should read the entire booklet.** Your financial aid award letter reminds you to be familiar with this information. Acceptance of your financial aid award indicates your familiarity with the information in this booklet and your agreement to abide by the rules herein.

Satisfactory Academic Progress

All students (including international students) enrolled at Messiah College are subject to the academic standards of the College, which are printed in the Graduation Information section of the College catalog. **In addition**, students receiving financial aid must also meet other requirements as described in detail in this Statement of Satisfactory Academic Progress in order to continue to receive financial aid.

The Education Amendments of 1976 (Pub. L. 94-482) mandate institutions of higher education to establish minimum standards of satisfactory academic progress for students receiving financial aid. In order to comply with these Amendments, Messiah College has established the following definition or standard of satisfactory academic progress for its students.

Full-Time Students

To be full-time, a student must carry at least 12 credits per semester.

To be considered to be maintaining satisfactory academic progress, the student must meet the following standards:

- have successfully completed **24** semester hours of academic work in the two preceding semesters (summer academic work can be included under some circumstances).
- maintain a cumulative grade point average of:
 - 1.8 after 24 credits have been completed but before 57 credits have been completed
 - 1.9 after 57 credits have been completed but before 90 credits have been completed
 - 2.0 between the time that 90 credits have been completed and the student graduates

In order to advance to the next academic grade level for financial aid purposes, the following credits must be completed:

<i>To advance to</i>	<i>You must complete</i>
Level 2 —	24 credits
Level 3 —	57 credits
Level 4 —	90 credits

A student who does not meet this standard will not be able to receive financial aid for the next period of enrollment. The student can regain eligibility for a subsequent period if he or she has completed 24 credits since the start of the last two semesters for which he or she received aid, and has the appropriate G.P.A. as defined above or has academic standing consistent with the graduation requirements of the institution as defined below in the section entitled "All Students".

Less Than Full-Time Students

Students who are enrolled less than full-time must complete at least 66% of the credits for which they enrolled in order to be considered to have made satisfactory academic progress. For example, if a student enrolls less than full-time for both semesters of an academic year or full-time one semester and less than full-time another semester, the student must complete 66% percent of the credits that the student enrolled for during those two semesters. The G.P.A. requirements for less than full-time students are the same as those mentioned above for full-time students.

A student who does not meet this standard will not be able to receive financial aid for the next period of enrollment. The student can regain eligibility for a subsequent period if, since the start of the last two semesters for which he or she received aid, he or she has completed the number of credits which would have been necessary for him or her to be considered to have made satisfactory academic progress during the period for which he or she did not make satisfactory academic progress, and he or she has the appropriate G.P.A. as defined above or has academic standing consistent with the graduation requirements of the institution as defined below in the section entitled "All Students".

All Students

Frequency of Progress Checks

In most cases, the Financial Aid Office will check satisfactory academic progress one time per academic year per student. This is usually done at the time that the student changes grade level. For most students, this is at the end of the spring semester at the same time that the financial aid package for the next academic year is being prepared. Students who change grade level at the end of the fall semester will have their academic progress checked at that time. In cases in which such a student does not make satisfactory academic progress, aid that had been previously awarded for the spring semester will have to be retracted. Ordinarily, the student would have been informed of this possibility via a letter from the Financial Aid Office at the time that the award notice was sent to the student.

Maximum Time Frame

Under Federal regulation, the maximum time frame that a student may have to complete an undergraduate program is 150% of the published length of the educational program for a full-time student. Messiah College has chosen to make this measurement on a credit basis. A student must have 123 credits for most majors to complete a degree at Messiah College. Therefore, it is expected that all students should complete all degree requirements by the time that the student has completed 185 credits. Students who do not complete their program within this time frame can continue to attend, but they will not be able to continue to receive financial aid.

Standing Consistent with the Graduation Requirements of the Institution

Since a student is eligible for Title IV aid as long as he or she has standing consistent with the graduation requirements of the institution, students who do not meet the G.P.A. requirements defined above but who are otherwise maintaining a standing consistent with the graduation requirements of the institution can be eligible to continue to receive financial aid. Any student who is in a probationary semester or has appealed to the Academic Policies Committee and been allowed to continue attendance is considered to have standing consistent with the graduation requirements of the institution and to be eligible for Title IV aid, provided that the student has completed the appropriate number of credits.

Waiver

The requirements of this satisfactory academic progress policy can be waived due to an injury or illness of the student, death of a relative of the student, or other special circumstances. If a student wishes to request a waiver, he or she should submit a written request explaining the circumstances to the Director of Financial Aid, who will then determine whether or not a waiver should be granted.

Miscellaneous

Incomplete courses, course withdrawals, and, in most cases, noncredit remedial courses will not be counted towards satisfactory academic progress.

The Financial Aid Office will notify by letter any student who has received financial assistance and has not made satisfactory academic progress. The notice will be sent to the student's most current address on file. It is the responsibility of the student to inform the College of a correct mailing address at all times.

Special Note:

For most majors, it takes 123 credits to obtain a Bachelor's Degree. To graduate in four years, a student must enroll for a minimum of **16** credits per semester. Enrolling for **12** credits per semester (minimum for full-time) would extend graduation by one full calendar year. There are some financial aid programs available for a maximum of eight semesters, possibly making financing of a fifth year quite difficult. **All Messiah College institutional aid programs are limited to eight semesters.** Receipt of any form of institutional aid in a given semester counts as one semester for all forms of institutional aid.

Verification Information

Verification is a Federal process which requires the institution to check the accuracy of the information a student and/or a student's parents have given when applying for Federal financial aid. Information is verified by securing additional documentation or, in some cases, a signed statement attesting to the accuracy of the information provided.

The stated purpose of verification is to reduce error rates in applicant reported data and to assure, to the maximum extent possible, that eligible applicants receive the correct amount of financial assistance.

When a student files a Free Application for Federal Student Aid, a certain number of these applications are selected for verification by the Federal government. In a given year, 20% to 30% of Messiah College applicants are selected. Some applications are selected purely at random, others are selected based on questionable answers to application questions. The selection criteria are established by the U.S. Department of Education and the Financial Aid Office does not know why a particular person has been selected. If a student's application is selected for verification, the school that the student plans to attend is required to collect certain information in order to verify the accuracy of the student's application.

There are a number of items that must be verified. For a dependent student, these items must be verified for the student and parents. For an independent student, they must be verified for the student and spouse. These items are:

- a. Adjusted gross income for the base year (tax year on which the financial aid application is based)
- b. U.S. income tax paid for the base year
- c. Family size for the academic year
- d. Number of family members enrolled at least half-time in postsecondary education for the academic year (parents cannot be included)
- e. Some forms of untaxed income for the base year

The documents necessary to verify these items are described in a letter sent to the student, by Messiah College, at the time that he or she is selected for verification.

Corrections to the application data, that result from verification, will be made through the institutions' need analysis software and submitted to the United States Department of Education's central processing system, if necessary. Applicants will be informed of any specific actions they must take to correct the application data.

No deadlines are established for the submission of verification documents. An award will not be sent, aid will not be disbursed to the student, and Federal Loans will not be originated until verification is complete.

Receipt of a **final** financial aid award notice or loan promissory note constitutes notification to the student that verification has been completed. Receipt of an estimated financial aid award notice does not constitute such notification.

If, for some reason, an award was sent prior to verification, a revised award will be sent if the award changes due to verification. If the amount of the revised award is less than the original award and aid that the student is now ineligible for was disbursed to the student, the student will be responsible for repaying the amount of the overpayment. The student will also be responsible for repaying the amount of any aid disbursed if he or she fails to complete the verification process.

Financial Information

The purpose of this section is to provide information on various financial aspects of financial aid. These include cost of attendance, financial need and overaward information, methods of disbursement and refund policies.

1. Cost of Attendance

Each year the Financial Aid Office develops the student cost of attendance budget (also called the student budget). This budget is used in conjunction with the Expected Family Contribution (EFC – calculated through the Free Application for Federal Student Aid [FAFSA]) to determine each student's maximum financial aid eligibility. (See Financial Need/Overaward Policy section for further information on this.) The student budget consists of fixed charges including tuition, fees, room and board and estimated charges including books and supplies, transportation costs and personal expenses. **Use of financial aid funds to purchase a motor vehicle is strictly prohibited by federal law.** There are different budgets for different classes of students. These include dorm (living in campus facilities), off-campus (living off-campus but not with parents; married students are included in this category) and commuter (living with parents).

For the 2008-2009 academic year (the latest available data at the time of publication) these student budgets consisted of:

	Dorm/Off-campus	Commuter
Tuition	\$24,900	\$24,900
Fees	770	770
Room & Board	7610	1,500
Books & Supplies	960	960
Personal Expenses	1200/1600	1200
Travel	<u>630/1050</u>	<u>1050</u>
Total	<u>\$36,070/36,890</u>	<u>\$30,380</u>

Some of these items are estimates based on average or maximum costs. If a particular student's cost varies significantly from the estimate, that student's budget can be adjusted if the student submits a written request accompanied by documentation of the actual cost.

Additional charges such as parking fees, deposits, extra charges for certain courses and charges for part-time attendance are published each year in the Schedule of Semester Fees, which also includes the actual fixed charges for that academic year.

2. Financial Need/Overaward Policy

Financial need is determined by the Federal Methodology (FM), which is the formula that application data goes through when a student files a FAFSA. This formula must be used if the student wants to apply for Federal student aid, and the Financial Aid Office cannot change the results unless the student can document truly unusual circumstances that warrant adjustment. The FM calculates an EFC, which is then subtracted from the student budget to arrive at the individual student's financial need. For a hypothetical family with an EFC of \$5,500, the determination of financial need would look like this:

Cost of attendance	\$36,070
– EFC	<u>5,500</u>
= Financial Need	\$30,570

If the student's financial aid package contains any of the following forms of Federal financial aid or need-based institutional aid, then the **total** amount of the aid package (including aid from Federal, state, institutional and private sources) cannot exceed the financial need:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Federal Perkins Loan
- Federal Work-Study
- Federal Stafford Loan
- Messiah College Grant

Some forms of aid can exceed financial need. These include:

- Unsubsidized Federal Stafford Loan
- Federal PLUS Loan
- Other state sponsored or private education loans
- Institutional Work Programs

In no case can the total aid package exceed the total student cost of attendance budget.

MESSIAH COLLEGE OVERAWARD POLICY

The purpose of this policy is to explain what an overaward is and to describe the steps that the Financial Aid Office will take to correct an overaward.

An overaward exists when a student who has received Federal student financial aid or need-based institutional aid has a total aid package which exceeds the student's financial need. A \$300 tolerance applies if the student's package contains Federal Work-Study. (The \$300 tolerance does not apply if the student's only form of Federal financial aid is a Federal Stafford Loan.) The following examples demonstrate overaward situations:

	Student A	Student B	Student C
Total Cost of Attendance	\$36,070	36,070	36,070
– Total Family Contribution	5,800	1,200	22,080
= Financial Need	30270	34870	13990
– Financial Aid	<u>30380</u>	<u>35870</u>	<u>17325</u>
= Unmet Need	(110)	(1,000)	665

Student A's financial aid package contains \$19,380 of institutional grants and scholarships, a \$2,000 Federal Perkins Loan, a \$2,000 Federal Work-Study assignment, and a \$7,000 scholarship from his father's employer (received after his initial package). There is a \$110 overaward but no action is necessary because the overaward does not exceed the \$300 tolerance (see note).

Student B's financial aid package contains \$20,515 in grants and scholarships from the institution, \$8,855 in scholarships from private sources, a \$1,000 Federal Perkins Loan, and a \$5,500 Federal Stafford Loan. There is an overaward of \$1,000 and it will be corrected by returning some of the Federal Stafford Loan to the loan servicer.

Student C's financial aid package contains a \$7,825 scholarship, a \$2,000 Federal Work-Study assignment, a \$3,500 Federal Stafford Loan and a \$4,000 Federal PLUS Loan. Even though the student's total aid exceeds the financial need, no action is necessary because the scholarship, work assignment and Federal Stafford Loan do not exceed the financial need. The student still has \$665 of unmet need since the Federal PLUS Loan can exceed the financial need as long as the total aid doesn't exceed the total cost of attendance budget.

Overawards are usually the result of the student receiving aid that the Financial Aid Office was not aware of when it completed the student's financial aid package and/or processed a loan application for the student. **It is the student's responsibility to report additional resources to the Financial Aid Office and this should be done as soon as the student becomes aware that he or she will receive the aid. We must account for all sources of aid, even if they are not processed directly through the Financial Aid Office.** Overawards can also result from application errors by the student or the Financial Aid Office. **Regardless of the reason for the overaward, the Financial Aid Office is bound by Federal regulation to correct the overaward. Exceptions cannot be made for anyone.**

Here are the steps that the Financial Aid Office will take to correct an overaward.

a) We will determine whether or not the student has increased financial need that was not anticipated at the time of the award and/or loan application. If so, and the student's total aid no longer exceeds the student's need by more than \$300 (see note), no further action is necessary.

b) If no increased need is demonstrated, or the student's total aid still exceeds his or her need by more than \$300 (see note), we will cancel any undisbursed loan or return loan funds to the lender if the disbursement has already been made. **In cases of extreme gift aid, the institution reserves the right to adjust institutional or campus-based aid within the boundaries of Federal regulations.**

c) If the student has no loans or the student's aid still exceeds the student's need by more than \$300 (see note) after all loans have been cancelled, we will reduce institutional grant and/or scholarship aid.

NOTE: The \$300 tolerance applies only if the student's financial aid package contains a Federal Work-Study assignment. The \$300 tolerance does not apply if the student's only form of Federal financial aid is a Federal Stafford Loan.

3. Disbursement, Refund and Repayment Information

A. Disbursement

- Most financial aid is disbursed to the student by entering it on the student's financial aid computer record and then crediting it to the student's Business Office account until all institutional charges have been satisfied, subject to program limitations.
- The amounts of aid that will be credited are included on the financial aid award notice, which is available to the student on MCSquare.
- The date that credits occur will be reported on the statement of account, which is sent to all students on approximately the following schedule: Just previous to the start of the fall semester, at the beginning of October, at the end of November (applies to the spring semester), at the beginning of February, and monthly for those who have had activity on their account.
- Funds in excess of institutional charges are given to the student as soon as possible after the credit balance appears. A student/parent may authorize the institution to hold excess Federal Stafford or Federal PLUS loan proceeds on account by completing a form developed by the Business Office for this purpose.
- Using the same form, a student or parent can also authorize the institution to apply Title IV, HEA program funds to other cost-of attendance charges and other institutional charges, aside from tuition, fees, room, and board. Examples would be parking fees, drop/add fees and computer lab printing fees.
- Interest earned while the funds are held by the institution are retained by the institution.
- You are not required to provide this authorization, and you can rescind it at any time.
- Some forms of aid that arrive at the institution via check made for a specific student are credited directly to the student's Business Office account without going through the financial aid system, although these amounts are recorded in the financial aid system.
- Disbursements are made once each semester.

B. Return of Title IV Funds/Institutional Refund Policy This policy applies to students who withdraw voluntarily or involuntarily, and refunds for these students are determined according to the following policy:

- 1) The term "Title IV Funds" refers to the Federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and includes the following programs: unsubsidized FFEL loans, subsidized FFEL loans, unsubsidized Federal Direct Stafford Loans, subsidized Federal Direct Stafford Loans, Federal Perkins loans, FFEL PLUS loans, Federal Direct PLUS loans, Federal Pell Grants, Federal SEOG.
- 2) A student's withdrawal date is:
 - the date the student began the institution's withdrawal process (as described on page 59 of the 2008-2009 Messiah College catalog and in item #10 of the "Information Found in Other Publications" section of this booklet); or
 - the midpoint of the period for a student who leaves without notifying the institution; or
 - the student's last date of attendance at a documented academically-related activity.
- 3) How a Medical Leave of Absence Impacts the Return of Title IV Funds
Students who are granted a leave of absence are treated in the same manner as students who withdraw from the college. **These students must be reported out of school for loan purposes even though Messiah College still considers them to be enrolled.** A complete copy of the Medical Leave policy appears in the *Student Handbook*.
See item #11 under "Items Found in Other Publications" for more information on this process.
- 4) Students withdrawing before the last day to add classes for a given term will receive a 100% refund of tuition, room and board, course fees, the student activity fee, and the technology fee.
- 5) Students withdrawing after the last day to add classes, but before the 60% point of the semester, will receive a per diem pro-rated refund based on the boarding calendar for tuition, room and board, course fees, the student activity fee, and the technology fee. A copy of the worksheet used for this calculation can be requested from the Messiah College Business Office.
- 6) Students withdrawing after the 60% point of the semester will receive no refund.
- 7) Students who withdraw after the J-Term, but before the Spring Term add date, will be treated as part-time students for refund purposes.
- 8) Refunds and adjusted bills will be sent to the student's home address following withdrawal.

- 9) There are no refunds for incomplete independent study or correspondence courses.
- 10) There are no refunds for enrolled students vacating a room after the start of the semester.
- 11) Spring Semester room and board charges will be adjusted for students enrolled in credit-earning academic off-campus activities during the January Term.
- 12) In accordance with federal regulations, when federal financial aid refunds are involved, the amounts are allocated in the following order: Unsubsidized Federal Loans, Subsidized Federal Loans, Federal Perkins Loans, Federal PLUS Loans, Federal Pell Grants, Federal SEOG Grants, other Title IV aid programs.
- 13) Other financial aid will be refunded based on the calculated per diem refund percentage unless the conditions of the aid awarded specify otherwise.
- 14) Institutional and student responsibilities in regard to the return of Title IV funds.

Messiah College's responsibilities in regard to the return of Title IV funds include:

- providing each student with the information given in this policy;
- identifying students who are affected by this policy and completing the return of Title IV Funds calculation for those students;
- returning any Title IV funds that are due the Title IV programs.

The student's responsibilities in regard to the return of Title IV funds include:

- Returning to the Title IV programs any funds that were disbursed directly to the student and which the student was determined to be ineligible for via the Return of Title IV Funds calculation.

The fees, procedures, and policies listed above supersede those published previously and are subject to change at any time.

Any notification of a withdrawal or cancellation and request for a refund should be in writing and addressed to the appropriate institutional official. These would be respectively the Registrar, an Admissions Office representative, and the Controller.

If you believe that your individual circumstances warrant that your charges or refund should be determined in a manner other than the published policy, or you would like examples of the refund policy, contact: Marilyn Donelson, Bursar, Messiah College, Box 3011, One College Avenue, Grantham, PA 17027.

Where to Apply for a Loan/Grant from Your State

The following webpage will give you information on who to contact to find out about financial aid programs available from your home state:

<http://www.ed.gov/Programs/bastmp/SHEA.htm> (This address is case sensitive.)

This webpage provides links to information on the state's education programs, colleges and universities, financial aid assistance programs, grants, scholarships, continuing education programs, and career opportunities.

Other Important Items

1. Statement of Financial Aid Environment

It is the responsibility of the Financial Aid Office to assist you in applying for aid to further your education, and it is our desire to keep this as our main purpose. Students and parents must realize, however, that participation in the various Federal and state financial aid programs carries a serious responsibility for the institution. Students and their parents going through the financial aid process don't see the complexity behind the various federal, state, private, and institutional student aid programs administered by institutions. The National Association of Student Financial Aid Administrators publishes an Electronic Encyclopedia of Student Financial Aid on CD-ROM containing regulations and explanations of federal programs that, if printed out, would comprise about 2,100 pages and weigh 24 pounds. The government makes numerous changes to its regulations for the federal student aid programs annually, and wholesale changes are made by Congress every 5 to 7 years. It is the responsibility of the Financial Aid Office to make sure that these programs are administered according to these regulations. Failure to do so can result in real penalties to the institution and to individual aid administrators.

Unfortunately, the regulatory requirements don't always mesh with the desires of the aid applicant. The Financial Aid Office will always try to do what is best for the applicant, within regulatory boundaries, but we often find ourselves in a situation in which we have little or no discretion in regard to the course of action that we must take. You must accept our decisions; it is not appropriate for students and parents to argue with Financial Aid Office staff over these decisions. Please work with us as we try to do the best job that we can for you.

2. Statements Concerning Institutional Aid

Need-Based Aid

Messiah College offers the Messiah College Grant. This is a form of institutional aid that is based on a combination of demonstrated financial need and academic merit.

Our general policy is that a student will receive the same or approximately the same amount from this fund each year unless the student's financial need changes significantly or other forms of aid become available to the student. The Messiah College Grant is defined as a form of aid that is to go to students with unmet financial need, and we wish to distribute this aid in a way that will help the most students. Consequently, we reserve the right to adjust awards from year to year, or within a particular academic year, if a student's circumstances change. For example, if a student has this form of aid and then receives a scholarship which causes the total aid to exceed the financial need, we will adjust the institutional aid to meet the financial need and redistribute the now uncommitted aid to another needy student, **even if the student's financial aid package does not contain Federal aid.**

Budget constraints prohibit us from making significant increases to student financial aid packages from year to year. So, even in cases in which the student's need increases significantly, students should not expect increases in the amount of their institutional aid. This is a statement of our policy as it has always been. There is not now and never has been any guarantee that a student will receive the same amount of institutional need-based aid every year.

In some cases, applicants and their families have characteristics which affect their ability to pay for the education, but which are not accounted for in the Federal Methodology or in our normal processing procedures. In those cases, the institution reserves the right to award institutional need-based forms of aid using a different formula than the Federal Methodology or different criteria than that which we would normally collect and utilize in our awarding decisions.

Other Institutional Aid Issues

Under no circumstances can the combined amount of the various forms of institutional financial aid that a student receives exceed the total of tuition and student fees.

Almost all forms of institutional aid offered by Messiah College require that the student be enrolled full-time. The only exceptions are the Mature Student Discount and the High School Discount. The Mature Student Discount cannot be received in conjunction with the Messiah College Grant.

Various merit scholarships require that the recipient achieve a G.P.A. higher than the minimum required under the Satisfactory Academic Progress policy, or that the student meet other criteria in order to continue to receive that scholarship. There might be situations in which the Financial Aid Office will send a Financial Aid Award notice, listing the scholarship, to a student before it has been determined that the student has met the other criteria for continuation of the scholarship. The student must still meet these other criteria and the fact that the scholarship appeared on the award notice should not be

construed to mean that the student is guaranteed to receive the scholarship regardless of whether or not the student meets the criteria for continuation.

Messiah College institutional financial aid programs are available for a maximum of eight semesters and are not available to students who have already received a bachelors degree from any institution.

If you receive a merit scholarship, the scholarship will be available during semesters which you actually attend Messiah College or one of our off campus programs which is approved for use of institutional financial aid. The scholarship will not be available for semesters when you are not in attendance. For example, if you graduate a semester early, you will not receive extra scholarship money in your last semester. In other words, there is no guaranteed aggregate scholarship amount or number of semesters that you will receive.

Summer School

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.

3. Statement Concerning Taxability of Scholarships and Grants

Amounts of scholarship or grant aid (not loans or work) that exceed amounts used for payment of tuition, fees, books, supplies, and equipment are considered taxable, and it is the student's responsibility to report these amounts on the income tax return.

Remember that the costs and financial aid amounts are for the tax year, so a student would have to combine costs and aid from the spring, summer, and fall semesters that are a part of the tax year (even though they might not be part of the same academic year) in order to determine whether or not any amount must be reported. To learn more about this provision of Federal tax law, review IRS Publication 970. You can find this on the IRS webpage at <http://www.irs.gov/pub/irs-pdf/p970.pdf>.

4. Statement Concerning Messiah College's April 1 Priority Deadline

All of our application materials emphasize our April 1st priority deadline. Some documents mention a March 1 recommended filing date, which should allow filers to easily meet the April 1 priority deadline.

This deadline applies to forms of aid for which the recipients are actually chosen by Messiah College. Among others, these include the Messiah College Grant, Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Work-Study and Institutional Work programs. The deadline does not apply to forms of aid for which we do not choose the recipients, although these programs might have their own deadlines. Examples are state grant programs, the Federal Pell Grant and the Federal Stafford Loan Program. (You can apply for a Federal Pell Grant or Federal Stafford Loan until close to the end of the academic year.)

This deadline is a receipt deadline; your FAFSA and FAFSA results must be received in our office by April 1. Therefore, we recommend that you submit your FAFSA by March 1 so that it has time to go through the process and be received in our office by April 1. If you cannot have your FAFSA completed with accurate information in time to mail it by March 1, **YOU SHOULD SUBMIT AN ESTIMATED APPLICATION AND THEN SUBMIT CORRECTIONS WHEN ACTUAL DATA IS AVAILABLE.** We realize that your estimate might not be completely accurate, but it is more important that you meet the deadline. Submitting an estimate is completely acceptable and there is no reason that an estimate cannot be done.

We receive Free Application for Federal Student Aid results electronically from the Federal Central Processor. The date that this electronic data is received at Messiah College will be the date which is used to determine whether or not the deadline has been met.

5. Statement Concerning Special Circumstances and Application Data Changes/Adjustments

Each year a number of financial aid applicants request that we revise their financial aid eligibility because of special circumstances that have occurred. This is an accepted part of the financial aid process, and we are happy to help in any way that we can. Many of these circumstances don't occur until a late date, and we certainly understand that it is not possible for the applicant to make us aware of such a circumstance until it has occurred. Unfortunately, these situations sometimes occur much earlier, but some people don't decide to make us aware of their circumstances until after they receive their financial aid award notice and decide that it is not sufficient. At such a late date, it is highly unlikely that there will be any additional financial aid available, and we would view such late requests with some skepticism since the applicant didn't think that the circumstance was important enough to bring to our attention until after the award notice was received. If you encounter special circumstances, please let us know as soon as is reasonably possible.

Applicants should also keep in mind that the financial aid budget is not unlimited. At some point, we will expend all of our funds and, regardless of how deserving an applicant might be, it will not be possible to make adjustments to the amount of the aid package after that point.

Here are comments on some specific types of adjustments that we often encounter:

- Each year we receive a number of requests for adjustments to the results of the Free Application for Federal Student Aid based on private elementary or secondary school tuition that was paid by the family. We do not normally make such adjustments for several reasons.
 - First, Federal regulations require that this type of adjustment be made on a case by case basis. The regulations do not allow schools to make adjustments for an entire class of students (e.g. all students who attended a private high school). Since it is normally a family's personal decision to choose private high school or elementary education, we cannot make an adjustment simply because of personal choice since

this would constitute making an adjustment for a class of students. For situations in which there are medical or other reasons outside of the control of the family which require the private education, we will consider the adjustment.

- Second, many families of Messiah students choose private school options and we receive many of these requests each year, but, our budget simply doesn't allow us to make adjustments for all of these people.
 - Third, many institutions use a more stringent formula (one that assesses a higher contribution from the family) when determining eligibility for their need-based institutional forms of aid, causing a reduction of the amount of aid they offer to a student. Messiah College uses the straight Federal Methodology to determine a student's eligibility for all types of need-based aid, including our need-based institutional forms of aid. The Federal Methodology ignores many items that other formulas consider (e.g. home value, retirement savings) and, on average, assesses the smallest family contribution of any formula of which we are aware; we have limited discretion to adjust this formula since it is codified in Federal law. Because we are not using a more stringent formula for our institutional aid, we feel that it is reasonable to ask that applicants accept the results of the Federal Methodology and not ask us to make further adjustments.
- Adjustments for medical expenses are also a request that we receive frequently. We will make such adjustments under the following conditions:
 - We must receive documentation of the expense in the form of bills/statements/receipts related to the payment.
 - We must have documentation that the expenses were not reimbursed by insurance.
 - The unreimbursed expenses must be greater than 7.5% of the adjusted gross income in the year that the expenses were incurred.
 - If, at any time during the year, there is a change to any of the data that you included on your Free Application for Federal Student Aid or other financial aid application forms, it is your responsibility to notify the Financial Aid Office of the change(s).

6. Statement Concerning Dependency Status

Each year, a number of students ask us to consider them as independent for financial aid purposes, even though they do not meet the Federal definition of an independent student. These cases often involve delicate family situations, which we review individually to determine the merits of the case.

The student will sometimes state that the parents have simply decided that they no longer have a responsibility to support the student. A basic premise of all financial aid programs is that the parents are responsible for assisting the student with educational costs. This responsibility does not end at age 18 or 21. Currently, for Federal programs, a student must be 24 years of age before he can be considered independent based on age alone, and the institution still has the option of requiring parents' data for use in determining eligibility for institutional aid. The United States Department of Education has informed us that a parent's declaration of non-support is, by itself, not sufficient

reason to declare a student independent. **Consequently, Messiah College will not consider a student independent unless they meet one of the standard definitions or have extenuating circumstances beyond the parents' declaration of nonsupport.**

Another common situation which we encounter is the student couple who decide to get married during the period of their enrollment. Frequently, one or both of the couple will state that their parents will no longer be assisting them with educational expenses and they want the institution to award them institutional aid to replace the parent contribution. As stated previously, a student's need-based institutional aid will stay about the same during their enrollment and the parents are responsible for assisting with college expenses. Students who decide to get married are making a personal decision and need to take responsibility for the consequences of that decision. The unmet financial need of the aid applicants at Messiah College is already far greater than the amount of money that we have to make awards. We do not feel that it is fair for students to ask us to fund their decision to get married when this does not change their parent's ability to contribute, but it would result in another needy student receiving a reduced award. For this reason, we will continue to ask for parent's data on the financial aid applications of these students and use this data in determining eligibility for need-based institutional aid. As long as the student meets the federal definition of an independent student, the parent's data will not be a factor in determining eligibility for federal aid.

7. Student/Parent Responsibility

A basic premise of financial aid is that, first and foremost, it is the responsibility of the student and parents to fund the education. Financial aid exists as a resource to help pay the educational costs, but you should not expect that it is the responsibility of someone else (including Messiah College) to pay for your education.

8. Federal Work-Study Community Service

A limited number of off-campus, Community Service positions are available under the Federal Work-Study program. Most of these jobs are available through the internship program administered by the Career Development Office, and through the Agape Center.

Information Found in Other Publications

There are a number of items of public information that we are required to provide but which appear in other financial aid publications or publications from other offices. This section lists these items and where they can be found.

1. A description of all the Federal, state, local, private and institutional student financial assistance programs available to students who enroll at Messiah College.

The brochure “Scholarships & Financial Aid” contains this information for almost all financial aid programs available to students at Messiah College. The exception would be scholarships from outside individuals or organizations (non-institutional scholarships). While the Financial Aid Office might have some information on these forms of aid, in many cases interested applicants would have to contact the individual or organization in order to receive this information. We also recommend review of the various scholarship search pages on the World Wide Web. A listing of these is available on the Financial Aid Office web page at: http://www.messiah.edu/offices/financial_aid/scholarships/scholarship_search_pages.html.

2. The procedures and forms by which students apply for assistance and requirements for accurately preparing such forms.

A packet of forms necessary to apply for almost all types of financial aid is sent to each student during the fall preceding the first year of the award year. For example, the forms to apply for aid for the 2009-2010 academic year are sent out during the fall of 2008 or at the time of acceptance for new students. The only applications not contained in this packet are the Federal Direct PLUS Loan applications (see Financial Aid Instructions for more information) (this form is available on the Financial Aid Office web page at: http://www.messiah.edu/offices/financial_aid/forms/) and applications for non-institutional scholarships (which in most cases must be obtained from the individual or organization sponsoring the scholarship).

The packet contains instructions for completing the applications in the form of a publication called “Financial Aid Instructions.” In addition to this, the various Federal and state forms each contain extensive instructions of their own. The United States Department of Education also has a toll-free telephone number that you can call for information and instructions on applying for federal student aid. This phone number is 1-800-433-3243.

3. Student eligibility requirements, criteria for selecting recipients from the group of eligible applicants, criteria for determining the amount of a student’s award, and criteria for continued student eligibility.

All of this information is contained in the brochure “Scholarships & Financial Aid,” available from the Financial Aid Office.

4. The terms of any loan received as part of the student’s financial aid package, a sample loan repayment schedule, information on the necessity of repaying loans, deferment and cancellation provisions of the various loan programs, and the general conditions and terms

applicable to any employment provided to a student as part of the student's financial aid package.

The only institutionally awarded loans that a student would receive as part of his or her financial aid package would be the Federal Perkins Loan and the Federal Stafford Loan. The required information is available in the promissory notes, Borrowers Rights and Responsibilities, and various other counseling publications, which are available upon request and which are given to each student as part of the loan entrance and exit counseling processes.

The terms of student employment are published in the *Student Employment Handbook*, which is available on the Financial Aid Office web page at (http://www.messiah.edu/offices/financial_aid/forms/).

5. An accurate description of the academic program of the institution, including: the current degree programs and other educational and training programs; the instructional, laboratory, and other physical facilities which relate to the academic program; and the institution's faculty and other instructional personnel.

This information is available in the Messiah College Catalog and the various brochures published by the Admissions Office. These publications are available upon request.

6. The names of associations, agencies, or governmental bodies which accredit, approve, or license the institution and its programs, and the procedures by which the documents describing that activity may be reviewed by a current or prospective student upon request.

This information can be found in the Messiah College Catalog, which is available upon request.

7. The titles of persons designated by the institution to disseminate consumer information to students and prospective students, and information as to how and where such persons may be contacted.

This information is available in the Messiah College Catalog and in an unnamed brochure published by the Student Development Office.

8. A description of any special facilities and services available to handicapped students.

This information is available from the Office of Disability Services.

9. The annual report required by the Equity in Athletics Disclosure Act can be found in the Athletic Office.

10. School requirements for officially withdrawing from the school.

Students who wish to withdraw from Messiah College before the end of the semester must notify the Student Life Office, complete and return the "Withdrawal From College" form, and attend an exit interview in the Student Life Office. This constitutes the beginning of the withdrawal process. The student must then arrange for the payment of all bills in order to secure honorable dismissal. See the Return of Title IV Funds/Institutional Refund Policy section of this booklet for more information on this process.

11. Medical Leave of Absence Initiation of Request for Medical Leave of Absence

A student requesting medical leave of absence due to serious physical or psychological illness must first contact the Director of Counseling and Health Services. The Director or his/her designee will notify the Registrar of the request and will direct the student to provide appropriate documentation from a physician, therapist, or other qualified caregiver.

Determination of Request

Approval of the medical leave request will be determined by the Dean of Students and the Academic Dean upon the recommendation of the Director of Counseling and Health Services. The Director will provide a copy of the recommendation to the Registrar and the Deans will notify the Registrar of their decision.

The Registrar will notify appropriate offices on campus of the student's status and send a copy of the decision to the student for his or her records.

See item number 3 under "Return of Title IV Funds/Institutional Refund Policy section of this booklet for more information on this process.

12. Students rights under the Family Education/Rights and Privacy Act (FERPA)

This information is sent to each student on an annual basis by the Student Life Office. It is also available on the Messiah College Web Page.



One College Avenue
Grantham, Pennsylvania 17027
(717) 766-2511