

Messiah College's
Title IV Code is
003298.



MESSIAH
COLLEGE®

FINANCIAL AID INSTRUCTIONS 2010-2011

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These instructions are designed to assist you in completing the forms necessary to apply for financial aid at Messiah College for the 2010-2011 academic year. We have attempted to highlight important new items and areas that have been significant problems in the past. These instructions are not intended to replace specific instructions that come with different forms. Please read all instructions very carefully and ask questions if you are not sure what to do. Information about 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 <http://studentaid.ed.gov/> also has valuable help.

THIS SECTION CONTAINS ITEMS WHICH HAVE CHANGED SIGNIFICANTLY FROM LAST YEAR OR REQUIRE EXTRA EMPHASIS.



- Many families have saved for college education via qualified tuition programs (QTPs, also known as section 529 plans covered in section 529 of the IRS tax code) and Coverdell education savings accounts in the new category of qualified education benefits. There is often confusion about how to report these funds on the FAFSA. Recent legislation gives all these programs the same treatment: these savings vehicles are an asset of the owner (not the beneficiary because the owner can change the beneficiary at any time), but they are excluded as an asset when the owner is a dependent student. The owner of these programs is usually the parent of a dependent student and the asset should, in that case, be reported as an asset of the parent.
- As mentioned later in these instructions, most applicants are completing the FAFSA on-line at FAFSA.ED.GOV. This is the official Federal government site for FAFSA completion and is the only site you should use. Some for profit websites with similar names exist and applicants often confuse these with FAFSA.ED.GOV. When completing your FAFSA, make sure you are on this site, and avoid any site that charges you a fee for completing your FAFSA. Complete your FAFSA as soon as possible in order to meet our priority deadline date of April 1, 2010. Your FAFSA results could take up to four weeks to be received at your chosen college(s).
- Beginning for the 2010/2011 school year, our financial aid forms packet is available online. If you need our office to send you a paper copy of these forms, please contact our office.

THIS SECTION CONTAINS IMPORTANT REMINDERS. THESE ITEMS HAVE NOT CHANGED SIGNIFICANTLY FROM LAST YEAR BUT ARE VERY IMPORTANT.

- Most Financial Aid Office communication with students will be sent to the student via secure, on-campus email. This means that, for the parent to be informed, they will need to be in regular contact with the student.
- **FAFSA on the Web Worksheet:** The United States Department of Education has provided the 2010-2011 *FAFSA on the Web Worksheet* for students who plan to use the Web to apply for financial aid and want to collect their data before going on-line to complete their FAFSA. A printable version of the Worksheet has been posted on the Messiah College Financial Aid Office Web Page at www.messiah.edu/offices/financial_aid/forms/. The Worksheet is also available on the FAFSA on the Web home page at www.fafsa.ed.gov/. A copy of the worksheet is included in this packet (if receiving this packet in paper form).
- From this point on in these instructions, any line item reference will be to the *FAFSA on the Web Worksheet*.

WHAT IS A PIN?

The PIN 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 a PIN in the past. For more information about the PIN and to apply, go to: www.pin.ed.gov. **Each student and parent should have their own PIN.**

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 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.**

FEDERAL LOAN PROGRAMS:

Messiah College students will receive their Federal Loans through the William D. Ford Federal Direct Loan program for 2010-2011. This means that instead of going to a financial institution (bank/lender) to apply for a Federal Stafford or Federal PLUS loan (parent or student), students and parents will apply directly through Messiah College.

All Incoming New and Transfer students:

- **To obtain a Federal Direct Subsidized Stafford Loan or a Federal Direct Unsubsidized Stafford Loan:** Please complete your FAFSA on the Web. If you want or apply for a loan for 2010-2011, make sure you check either “student loans” or “both work-study and student loans” on question #31 of the FAFSA. If you checked either of the above on question #31, a Federal Stafford Loan will be included in your financial aid award and will be originated/created with the Department of Education in mid-July. After the loan is processed in mid-July, you should receive a Loan Disclosure Statement from the William D. Ford Federal Direct Loan Program detailing the terms and conditions of your Federal Stafford Loan. After the loan is processed in mid-July, you need to complete the following two requirements:
 - 1) You need to electronically sign a Master Promissory Note (MPN) at www.dlenote.ed.gov. Your FAFSA PIN is required as your electronic signature. If you forgot your PIN, you can request a duplicate PIN at www.pin.ed.gov.
 - 2) You will also need to complete Loan Entrance Counseling online at www.dl.ed.gov. At the top, click on “Entrance Counseling”. The counseling session will take about 20 minutes.
 - o Please Note: You can cancel the loan at any time. If you check “neither” or leave #31 on the FAFSA blank, you can always tell us later that you do want a Federal Stafford loan. If you check “don’t know” for question #31, we will assume you are interested in both loans and work.
 - o Note: There is a .50% net fee on all Federal Stafford loans, so please consider this in your calculations for billing purposes. Example: First-year students receive a total of \$5500 Federal Stafford Loan in two equal disbursements (half will disburse for the fall and the other half will disburse for the spring semester). A total of \$2737 net will disburse per semester.
- **If your parents wish to obtain a Federal Direct parent PLUS Loan:** PLUS Loan applications are available on the Financial Aid webpage at: www.messiah.edu/offices/financial_aid/loans/parentsplus.html. PLUS Loan applications will be processed beginning mid-July. Shortly after the PLUS Loan is processed, you should receive a Loan Disclosure Statement from the William D. Ford Federal Direct Loan Program detailing the terms and conditions of your Federal parent PLUS Loan. After the loan is processed in mid-July, you will need to electronically sign a Master Promissory Note (MPN) at www.dlenote.ed.gov. You will need your FAFSA PIN as your electronic signature. If you forgot your PIN, you can request a duplicate PIN at www.pin.ed.gov. Parents may request an “in-school deferment” option while the student is enrolled full-time. Interest will accumulate on the loan during this deferment period. You can contact Direct Loan Servicing at 1-800-848-0979 to request a PLUS in-school deferment. Otherwise, the PLUS loan payments begin 60 days after the loan is fully disbursed into your student’s account.
 - o Note: There is a 2.5% net fee on all Federal parent PLUS loans, so please consider this in your calculations for billing purposes. Example: A \$6000 PLUS loan for fall only will disburse a net of \$5850 for fall semester. Loans may be taken for the full academic year or one semester only.

All Continuing/Current students:

Messiah College is a Direct Loan school, which means if you checked either “student loans” or “both work-study and student loans” on question #31, a Federal Stafford Loan will be included in your financial aid award and will be originated/created with the Department of Education in mid-July. After the loan is processed in mid-July, you should receive a Loan Disclosure Statement from the William D. Ford Federal Direct Loan Program detailing the terms and conditions of your Federal Stafford Loan.

If you had a Federal Direct Stafford Loan with the William D. Ford Federal Direct Loan Program in the past, you do not need to sign a new Master Promissory Note. MPNs with the same lenders are valid for 10 years. If you have not had a William D. Ford Federal Direct Stafford Loan in the past, then you need to electronically sign a Master Promissory Note (MPN) at www.dlenote.ed.gov. Along the left side, click on “Complete New MPN for Student Loans”. Your FAFSA PIN is required as your electronic signature. If you forgot your PIN, you can request a duplicate PIN at www.pin.ed.gov. If you are unsure about having a William D. Ford Federal Direct Loan in the past, you can double check all your Federal student loans online at www.nslds.ed.gov.

- Note: Federal Stafford Loan eligibility – Sophomores are eligible for a total of \$6500, Juniors are eligible for a total of \$7500, and Seniors are eligible for a total of \$7500 per academic year. Loans are disbursed in two equal disbursements, half for the fall semester and the other half for the spring semester. There is a .50% net fee on all Federal Stafford loans, so please consider this in your calculations for billing purposes. Example: Sophomores will receive a total net disbursement of \$3234 per semester.

If you have any questions about the above loan information, please contact the Financial Aid Office at finaid@messiah.edu or call Monday through Friday, 8:00 a.m. – 5:00 p.m.

THIS SECTION CONTAINS INSTRUCTIONS FOR SPECIFIC FORMS.

W E B Indicates this form is available on the Messiah College webpage at: www.messiah.edu/offices/financial_aid/forms/.

Please read these instructions carefully. We would like to encourage students and parents to complete the forms together. 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. It is extremely important that you keep copies of your IRS tax forms in case you are selected for verification.

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- It is very important that the print on documents be dark enough to image properly. This is a particular problem with NCR type forms. If the text is not dark, please make a copy and write in the information. Please make sure all text is readable.

Free Application for Federal Student Aid (FAFSA)

Download the *FAFSA on the Web Worksheet* and apply on-line at www.fafsa.ed.gov. All applicants should complete the FAFSA. Since Federal government regulations do not allow you to complete or mail the FAFSA before January 1, 2010, we encourage you to mail it, or complete it electronically, as soon as possible after January 1 so that it will arrive in our office by April 1, 2010. It will take about one month for the FAFSA to be processed and to reach our office. **THE FAFSA SHOULD BE MAILED OR TRANSMITTED NO LATER THAN MARCH 1 SO THAT THE RESULTS WILL GET TO THE FEDERAL PROCESSOR AND BACK TO MESSIAH COLLEGE BY OUR PRIORITY DEADLINE OF APRIL 1.** The results will be sent directly to our office by the Processor. Using *FAFSA on the Web*, these timeframes might be somewhat 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 have if we don't have your application results by April 1. You must estimate the tax data on your FAFSA if your taxes will not be done by this deadline. The United States Department of Education allows you to estimate and there is no reason that an estimate cannot be done.

Any current student who filed a FAFSA for the previous year (2009-2010 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.

The FAFSA is used to apply for:

- The Federal Pell Grant
and to determine eligibility for:
- Federal Work-Study (check "Work Study" for question 31 ("...are you interested in work-study or student loans?") on the FOTW Worksheet). 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 (check "Student Loans" for question 31 ("...are you interested in work-study or student loans?") on the FOTW Worksheet). See additional instructions earlier in this document. Indicating an interest in student loans will not decrease your grants or scholarships.
- State Grants (some require separate application)
- Messiah College grants and scholarships based on financial need (no separate application necessary)

Here are some further tips for completing the FAFSA. (Please Note: These instructions were completed using a draft of the *FAFSA on the Web Worksheet* and it is possible that item numbers could change on the final form.)

- 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". Complete the asset sections (parent and student) even if the instructions tell you not to. This information is needed for state and other aid programs.
- Use your name as it appears on your Social Security card. If that is not the same form of your name as appears in the address on the envelope that this packet came in, please let us know so that we can have your correct name in our system. 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 the student's mother did not change her name with the Social Security Administration after being married, 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 (all item numbers refer to the FOTW Worksheet):

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) 2009 U.S. income tax paid (Item 37 on *FOTW Worksheet*): and/or

Parents' 2009 income tax paid (Item #85 on *FOTW Worksheet*): This is the tax you actually paid from form 1040 (line 56), 1040A (line 35), 1040EZ (line 11).

Student's (and spouse's) 2009 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 (Q93 - 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 (2009).

Military, clergy, and others: Be sure to include cash value of benefits including housing, utilities, and other living allowances.

FOTW Worksheet section 5: 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 filing a paper FAFSA, make sure you use the envelope provided with your FAFSA booklet to mail your FAFSA, or use the address given on the first page. **DO NOT MAIL THE FAFSA (or FAFSA on the Web Worksheet) TO THE MESSIAH COLLEGE FINANCIAL AID OFFICE.**

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 lost in the mail, or not properly processed, which could cause you to miss important deadlines. In this case, you might want to call 1-800-433-3243 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. **You do not need to send your Student Aid Report to us.**

Verification Forms

Current students: Please do not send in copies of your tax forms at this time. If your application is selected for verification, we will inform you of the additional forms you need to send us and the deadlines for submission of these forms. There should be plenty of time for you to submit forms before we begin working on your financial aid package.

Freshmen and new transfer students: Each year, some students who file a FAFSA are selected in the Federal government's verification process. Ordinarily, we wait until we know that a student has been selected for verification, and then we send a letter telling the student they are selected and listing the forms that need to be sent to our office. For incoming students, the process of requesting these forms can delay the completion of the financial aid package by several weeks or more. Therefore, if you wish to avoid this possible delay, you can send us the forms listed below so that we will already have these forms on file if we find that you are selected for verification. You are not required to send these forms unless you are selected for verification; we are simply offering you the option of doing this now so that you can avoid possible delays if you are selected. More detailed information about verification can be found in the Financial Aid Information booklet on our web page (see below). Here is the list of forms:

- signed copies of your (the student) 2009 IRS 1040 form*
- signed copies of your spouse's 2009 IRS 1040 form* (if you are a married independent student who did not file a joint return)
- signed copies of your parents' 2009 IRS 1040 form* (if you are a dependent student)
- in lieu of tax forms, you may submit a tax transcript signed by you, or signed or stamped by the appropriate IRS official if sent directly from IRS (RTFTP, 1722, 8050C).
- if you or your parents did not file a tax form, the non-filer must provide income information in section C of the enclosed Verification Worksheet.
- the enclosed Verification Worksheet (enclosed only for incoming freshmen and transfer students receiving this packet in paper form) [WEB](#)

*Includes 1040, 1040A, 1040EZ, 1040PC, other e-file, or other IRS tax account summary (signed by at least one tax filer unless sent directly from IRS to school). IRS Form 8453 is NOT acceptable. State and local tax forms are not acceptable.

Note: Do not send tax forms for years previous to 2009; we must have 2009 forms. We do not require W-2 forms.

Messiah College Financial Aid Information Booklet [WEB](#)

Be sure to read the Messiah College Financial Aid Information Booklet. It contains 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.** This booklet is published in interactive format on the Web at: www.messiah.edu/offices/financial_aid/booklet and can be downloaded in PDF format from the same page. If, for any reason, you cannot access this booklet electronically, contact our office and we will send you a printed copy.

What Will We Do?

After all 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 early in March. **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 that there is a problem.**

MESSIAH COLLEGE FINANCIAL AID OFFICE
P.O. Box 3006
One College Avenue
Grantham, Pennsylvania 17027

Phone: (717) 691-6007 Fax: (717) 691-2349
Email: FINAID@MESSIAH.EDU

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

All questions about all types of Federal aid can be answered at 1-800-433-3243. If calling from a foreign country from which you cannot access the toll free number, use 1-319-337-5665.

For questions about the Pennsylvania State Grant, call 1-800-692-7392 or 717-720-2800.

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