

Messiah College's
Title IV Code is
003298



MESSIAH
COLLEGE®

File your FAFSA by
March 1st

FINANCIAL AID INSTRUCTIONS 2012-2013

Your application packet is available at:

http://www.messiah.edu/offices/financial_aid/forms/packet/2012-2013ApplicationPacket.html

These instructions are designed to assist you in completing the forms necessary to apply for financial aid at Messiah College for the 2012-2013 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.

(The U.S. Department of Education has approved a temporary solution for aid applicants who have unsuccessfully attempted to use the IRS Tax Data Retrieval Tool or to obtain IRS Tax Return transcripts. If you attempted to use both the Data Retrieval Tool and to obtain transcripts, yet have been unable to do so, please send a signed copy of your 2011 IRS 1040 Federal Tax Return. We must receive signed tax returns by Monday July 9, 2012 in order to qualify for the exception. After that date, the requirement will revert to use of the IRS Tax Data Retrieval Tool or submission of the IRS Tax Return transcripts.)

- Verification Changes: The Federal government has made significant changes to the way the verification process will work for the 2012-13 academic year. New students, and those who have been through the verification process in the past, should review the information on this page. http://www.messiah.edu/offices/financial_aid/forms/hot_items.html.
- As mentioned later in these instructions, most applicants are completing the FAFSA on-line at FAFSA.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.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, 2012. Your FAFSA results could take up to four weeks to be received at your chosen college(s).

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

- 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.
- **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 2012-2013 *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 http://www.messiah.edu/offices/financial_aid/forms/packet/2012-2013ApplicationPacket.html. The Worksheet is also available on the FAFSA on the Web home page at fafsa.gov/.
- A FAFSA is required for all Parent PLUS loans beginning in the 2012-2013 school year. See information on next page.

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: 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 who file the FAFSA will receive their Federal Loans through the William D. Ford Federal Direct Loan Program for 2012-2013. This program applies to Federal Stafford or Federal PLUS loan (parent loans to pay for their dependent undergraduate's education-related expenses). For general loan information please review our webpage at: http://www.messiah.edu/offices/financial_aid/loans/

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

- Federal Stafford Loans http://www.messiah.edu/offices/financial_aid/loans/stafford.html
- Federal Parent PLUS Loans http://www.messiah.edu/offices/financial_aid/loans/parentsplus.html

THIS SECTION CONTAINS INSTRUCTIONS FOR SPECIFIC FORMS.

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

www.messiah.edu/offices/financial_aid/forms/packet/2012-2013ApplicationPacket.html.

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

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

Free Application for Federal Student Aid (FAFSA)

Download the *FAFSA on the Web Worksheet* and apply on-line at www.fafsa.gov. All applicants should complete the FAFSA. Since Federal government regulations do not allow you to complete or mail the FAFSA before January 1, 2012, 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, 2012. 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 (2011-2012 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 required to determine eligibility for

- The Federal Pell Grant
- Federal Work-Study (check "Work Study" for the question ("...are you interested in work-study) 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 ("Loans are automatically offered if FAFSA is completed).
- TEACH Grants
- State Grants (some require separate application)
- Messiah College grants and scholarships based on financial need (no separate application necessary)
- PLUS Loans

Here are some further tips for completing the FAFSA. (Please Note: These instructions were completed using a draft of the FAFSA 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".
 - Use your name as it appears on your Social Security card. Do not use different names, such as F. Scott and Francis S., on different applications (FAFSA and other forms). Do not use initials or include name extensions such as Jr. or III.
- Very Important Note:** If 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:

- Social Security Numbers (Q8, Q60, Q64) and Date of Birth (Q9, Q63, Q67): 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) 2011 U.S. income tax paid (Item 36 on FAFSA): and/or
- Parents' 2011 income tax paid (Item #84 on FAFSA): This is the tax you actually paid from form 1040 (line 60), 1040A (line 35), 1040EZ (line 1).
- Student's (and spouse's) 2011 income earned from work (Items Q38 & Q39): 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 (Q92 - Parents; Q44 - 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 (2011).
- Military, clergy, and others: Be sure to include cash value of benefits including housing, utilities, and other living allowances.
- Report only federal work earnings under additional financial information section, item #43C or #91C.
- Do not report scholarships and grant aid in question #43D and #91D unless it has been reported as income on your federal tax return.

FAFSA/FOTW Worksheet step 6: Colleges to Receive Information - To release your application information to us, simply enter 003298 in the Federal School Code. Also complete the Housing Plans section.

If you do not receive a Student Aid Report or an email message telling you how to access your Student Aid Report on the web within four weeks after mailing or submitting the FAFSA, this might indicate that your FAFSA was not properly processed in the mail, 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 of April 1st. You do not need to send your Student Aid Report (SAR) to us.

Verification Forms

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 federal government is introducing significant changes to the verification process starting with the 2012-13 year and continuing into the 2013-14 year. Please see the Hot Items and Financial Aid Information e-booklet links for more details on verification and the changes that are occurring.

Messiah College Financial Aid Information

Be sure to read the Messiah College Financial Aid e-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 e-booklet is published in interactive format on the Web at:

http://www.messiah.edu/offices/financial_aid/booklet/. If, for any reason, you cannot access this e-booklet electronically, contact our office and we will send you a printed copy.

(This will be available in early January 2012.)

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

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

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

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

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