EXPENSES AND FINANCIAL AID

As a state-owned university, Millersville University provides educational opportunities that surpass those available at many more costly institutions.

The table below and other information in this section present the most recent approved costs for the academic year. Tuition and fees are subject to change at any time.

<table>
<thead>
<tr>
<th>Expense</th>
<th>Residents of Pennsylvania</th>
<th>Nonresidents of Pennsylvania</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition(^1)</td>
<td>$9,570</td>
<td>$19,290</td>
</tr>
<tr>
<td>General Fee(^1)</td>
<td>$2,214</td>
<td>$2,214</td>
</tr>
<tr>
<td>Technology Fee(^1)</td>
<td>$478</td>
<td>$728</td>
</tr>
<tr>
<td>Room &amp; Meals(^2)</td>
<td>$13,750</td>
<td>$13,750</td>
</tr>
<tr>
<td>Estimated Books &amp; Supplies(^3)</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Estimated Personal Expenses(^3)</td>
<td>$2,600</td>
<td>$2,600</td>
</tr>
<tr>
<td>Estimated Travel Costs(^3)</td>
<td>$800</td>
<td>$800</td>
</tr>
</tbody>
</table>

\(^1\) Tuition and fee costs are based on 15 credits per semester for residents of Pennsylvania, and on 12-15 credits per semester for nonresidents of Pennsylvania.

\(^2\) Your actual charges may vary based on your room assignment and meal plan.

\(^3\) Costs not billed directly by the University but that a student may incur.

Payment Of Tuition And Fees

Students enrolling for classes during the early registration period are not required to pay immediately. Electronic semester bills are forwarded four to six weeks before the beginning of each semester. Full payment is due, by the due date on the e-bill.

Student account balances by term are available within the Student Account Manager platform (SAM). Students enrolling after all initial billing dates have passed are expected to make payment immediately upon registration. Students are considered officially enrolled, able to earn credits, receive grades and graduate when all charges are paid in full and they have confirmed attendance. Students who register are responsible to drop any class they do not plan to attend. Failure to drop the class before the semester begins may result in charges and/or grades being posted to your records. Do not rely on the “drop for nonpayment” policy to remove classes.

Information about fees, payments and important billing dates can be found at www.millersville.edu/osa (https://www.millersville.edu/osa/) or at the Office of Student Accounts, Lyle Hall.

Payment Plan

Millersville University offers a variety of installment plans to meet the needs of students and families. These installment plans are only available in the Fall and Spring semesters.

Options are presented within the Student Account Manager (SAM) starting on the initial billing day. Plan options change throughout the billing cycle. There is a $30 enrollment fee charged per term.

Auto-pay is required. A $25 late fee will be assessed to any account with an unsuccessful installment.

More information regarding payment plans is available at www.millersville.edu/osa (https://www.millersville.edu/osa/) or at the Office of Student Accounts, Lyle Hall.

Tuition

Tuition charges are set in April by the Board of Governors of Pennsylvania’s State System of Higher Education.

Tuition for Residents of Pennsylvania. In-state undergraduates pay $319 per credit hour. All undergraduates pay $319 per credit hour during winter and summer sessions.

Tuition for Nonresidents of Pennsylvania. Full-time undergraduates pay $9,645\(^1\) per semester for 12 to 18 credit hours plus $805\(^1\) per credit hour over 18. Part-time undergraduates enrolled for fewer than 12 credit hours pay $805\(^1\) per credit hour. All undergraduates pay $805\(^1\) per credit hour during winter and summer sessions.

\(^1\) 2023-2024 rates. Rates will change. For up-to-date fee information, please refer to the Office of Student Accounts website at millersville.edu/osa (https://www.millersville.edu/osa/).

Tuition for International Students. International students are charged nonresident tuition and fees, or the costs associated with their program of enrollment. A $100 International Student Fee is also assessed. Additional information regarding specific programs can be found at www.millersville.edu/internationalprograms (https://www.millersville.edu/internationalprograms/) or at the Office of International Programs and Services, Lyle Hall.

Residency Status. In order to qualify for Pennsylvania resident tuition, students must meet State System of Higher Education criteria as summarized below:

1. Continuous residence in Pennsylvania for 12 months prior to registration.
2. U.S. citizenship, formal declaration of intent to become a citizen or admission to the United States on an immigrant visa. A nonimmigrant visa (tourist or student visa) is not proof of intent of residency.
3. Pennsylvania residency by parent(s) or guardian(s) of students who are minors. The age of majority in Pennsylvania for establishing an independent residence for tuition purposes is 22. A minor may, however, prove financial emancipation and independence through clear and convincing evidence.
4. A United States government employee or a member of the armed forces who was residing in Pennsylvania immediately prior to entering the government service and who has continuously maintained Pennsylvania as his or her legal residence is considered a Pennsylvania resident. Others in military service stationed in Pennsylvania are considered Pennsylvania residents.
5. A student receiving a scholarship or grant dependent on residence in a state other than Pennsylvania is not considered a Pennsylvania resident.
A student who changes his or her residence from Pennsylvania to another state must give prompt written notice to the University. The University may reclassify a student if it believes he or she is no longer a Pennsylvania resident. Students may challenge residency classifications by making written petitions to the Office of Student Accounts, Lyle Hall. To obtain the request form, go to the Student Accounts homepage at www.millersville.edu/osa (https://www.millersville.edu/osa/) and click on “Residency.”

Refunds. Refunds will be made according to current University and State System of Higher Education policies. Students who reduce their credit-hour load after the end of the drop/add period so as to qualify for billing as part-time students shall not be eligible for a refund of the amount billed which exceeds the part-time rate. After the drop/add period, refunds shall be made only for full-semester withdrawal.

After the end of the drop/add period, there will be no partial refunds for full-time students who reduce their credit-hour load below full-time status, or for part-time students who reduce their credit load. After the drop/add period, refunds of tuition and the general fee will only be considered for students who officially withdraw from the University or, in the case of eligible undergraduates, take an official leave of absence.

The technology fee is nonrefundable after the drop/add period, and the refund of tuition and general fee for total withdrawal will be based on the following schedule for the fall and spring semesters.

<table>
<thead>
<tr>
<th>Time period</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Through “drop/add period”</td>
<td>100%</td>
</tr>
<tr>
<td>Second week</td>
<td>80%</td>
</tr>
<tr>
<td>Third week</td>
<td>60%</td>
</tr>
<tr>
<td>Fourth week</td>
<td>50%</td>
</tr>
<tr>
<td>Fifth week</td>
<td>40%</td>
</tr>
<tr>
<td>After fifth week</td>
<td>No refund</td>
</tr>
</tbody>
</table>

Note: Refunds for first-time students receiving financial aid under Title IV are made according to Public Law 102-135, Section 484B of the Higher Education Amendments. Financial Aid may be adjusted based on the withdrawal date.

First summer session, second summer session, third summer session and winter session are each considered to be separate terms and are treated as such for refund purposes. See the appropriate session course listing for the applicable refund schedule on the University website, www.millersville.edu/osa (http://www.millersville.edu/osa/). Rates and refund amounts are subject to change.

General Fee
The general fee is a mandatory fee used to support a variety of ongoing student services and activities, such as student senate, student organizations, health services and wellness programs, Student Memorial Center debt service, expansion, capital replacement and maintenance.

The fee is charged to all students (full-time and part-time, residential and commuting/off-campus) during all University sessions (including first summer session, second summer session, third summer session and winter session) and at all course locations (including University Center in Harrisburg and other off-campus sites).

The 2023-2024 fee was $1,107 per semester for full-time undergraduate students and $92.25 per credit hour for part-time undergraduate students.

1 Rates subject to change for future academic years.

Technology Fee
The technology fee is a mandatory fee collected to support instructional technology.

The 2023-2024 fee is $239 per semester for full-time Pennsylvania residents, and $364 per semester for full-time nonresidents. Part-time Pennsylvania residents pay $20 per credit; part-time nonresidents pay $30 per credit.

1 Rates subject to change for future academic years.

Refunds. The policies and schedule for tuition refunds also apply to the general fee. The technology fee is nonrefundable after the drop/add period.

Housing Fees
Millersville has on-campus suite-style residence halls offering a variety of housing options for fall and spring semesters. Please visit our website at www.millersville.edu/housing (https://www.millersville.edu/housing/) for room layouts and dimensions as well as video tours.

2023-2024 Room Rates Per Semester

East, South, and West Villages

<table>
<thead>
<tr>
<th>Room</th>
<th>Semester Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Suite</td>
<td>$4555</td>
</tr>
<tr>
<td>Double Suite</td>
<td>$4040</td>
</tr>
<tr>
<td>Full Suite (South only)</td>
<td>$4555</td>
</tr>
<tr>
<td>Marauder Suite (Pods)</td>
<td>$4525</td>
</tr>
</tbody>
</table>

Shenks Hall

<table>
<thead>
<tr>
<th>Room</th>
<th>Semester Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Suite</td>
<td>$4466</td>
</tr>
<tr>
<td>B Suite – Double</td>
<td>$4108</td>
</tr>
<tr>
<td>B Suite – Single</td>
<td>$4466</td>
</tr>
<tr>
<td>C Suite</td>
<td>$3894</td>
</tr>
</tbody>
</table>

Housing Refund Policy. Housing charges will only be refunded for students who completely withdraw from the University and properly check out of the residence hall. The housing refund effective date will correspond with the date the student officially checks out of the residence hall. The student must coordinate the official checkout with their respective Residential Area Director (RAD)/Residential Area Coordinator. Refer to Section IX: Residence Hall in the online Living On Campus Guide for more information. The refund tables can be found by going to https://www.millersville.edu/osa/refunds.php.

Meal Plan - Description And Rates

Residential Students - The 2023-2024 housing and meal rate is estimated to be $6,154 per semester with a Traditional Ville 19 Meal Plan of $2,260 per semester depending on housing and dining choices. All first-year residential students are required to have a Traditional Ville 19 Meal Plan during each semester (fall semester and spring semester) for an
academic year total of approximately $4,520. Each residential student (first-year, transfer and upper-class) is automatically enrolled in the Traditional Ville 19 Meal Plan. Students with greater than 30 credit hours, including transfer and upper-class students, may change their Traditional Ville 19 Meal Plan to the Traditional Ville 14 ($2,095), 180 Block ($2,095), or 150 Block ($1,935) no later than the Friday prior to the first day of classes each semester. A Traditional weekly Meal Plan is the number of meals per week. The Traditional Ville 19 and 14 Meal Plans begin Monday morning and end Sunday night. Block Meal Plans are the number of meals swipes per semester.

Commuter Students (non-Millersville University Resident Students) – All commuter students may sign up for any of the Meal Plans for the fall and spring semesters. Commuter students who are Meal Plan members during the fall semester are not automatically signed up for a spring semester Meal Plan. Commuter students may become a 90, 60, or 45 Block Meal Plan member at any time during the fall or spring semester.

Each of the Traditional and Block Meal Plans include a set amount of Flex Dollars for each semester. Students are responsible for managing their weekly and semester meals and Flex Dollars. The use of a Traditional or Block Meal at our Resident Dining Hall, the Upper Deck or any of our Retail Dining locations is considered a Meal Swipe. A Meal Swipe at the Upper Deck provides access to the “all-you-care-to-eat” dining room. The use of a Traditional or Block Meal Swipe at our on-campus retail locations is limited to a variety of meal items listed on a meal column chart. Any add-ons and/or upgrades may be paid using Flex Dollars. As a reference point for the use of Flex Dollars, there are approximately 15 academic weeks each semester. An average weekly Flex Dollar expenditure is simply calculated by dividing the amount of Flex Dollars affiliate with each respective Meal Plan by 15. Parents and students may add Flex Dollars at any time during the semester via our “Get Funds App”. Flex Dollars roll over from the Fall Semester to the Spring Semester. Commuter students, who choose not to sign up for an additional Meal Plan during the Spring Semester, may use any unused Flex Dollars from the fall semester provided they are enrolled for classes. Any unused Flex Dollars at the end of the Spring Semester are forfeited. The only exception is a student who is enrolled in Summer Session 1 classes, they may use any remaining Flex Dollars. All remaining Flex Dollars after the fourth Friday of Summer Session 1 are then forfeited.

Summer Session II and III – Enrolled students living in Residence Halls are required to have Block Plan for each Summer Session. Student may choose between the 90 Block Plan with $150 flex dollars, 60 Block Plan with $150 flex dollars, or the 45 Block Plan with $100 in flex dollars. Each resident student will automatically be enrolled in the 60 Block Plan. Students may change to the 90 Block no later than the Friday prior to the first day of classes for each of the Summer Sessions. Any Flex Dollars remaining after Summer Session II are rolled over to Summer Session III. Subsequently, any Flex Dollars left after Summer Session III are rolled over the Fall Semester provided the student is enrolled for classes during the fall semester.

Students living off campus are welcome and invited to become Meal Plan members. All students are welcome to dine at the Upper Deck in Gordinier Hall and all Retail Dining Locations on campus. Off-campus students may sign up for a Meal Plan at any time. Students who sign up prior to the beginning of a semester, who wish to cancel or change their Meal Plan choice must do so by the Friday prior to the first day of classes each semester. Students who sign up for a Meal Plan after the first day of classes may not change or cancel their choice.

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### 2023-2024 University Dining Meal Plan Rates Summary

#### Resident Traditional Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ville 19 - 19 Meal swipes per week w/ $100 Flex</td>
<td>$2,260.00</td>
</tr>
<tr>
<td>Ville 14 - 14 Meal swipes per week w/ $100 Flex</td>
<td>$2,095.00</td>
</tr>
</tbody>
</table>

1 0-29 Credits
2 30 Credits or More

#### Resident Block Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>180 Block - 180 Meal swipes per semester w/ $150 Flex</td>
<td>$2,095.00</td>
</tr>
<tr>
<td>150 Block - 150 Meal swipes per semester w/ $250 Flex</td>
<td>$1,935.00</td>
</tr>
</tbody>
</table>

#### Commuter Plans (academic year & summer options)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 Block - 90 Meal swipes per semester w/ $150 Flex</td>
<td>$1,070.00</td>
</tr>
<tr>
<td>60 Block - 60 Meal swipes per semester w/ $150 Flex</td>
<td>$805.00</td>
</tr>
<tr>
<td>45 Block - 45 Meal swipes per semester w/ $100 Flex</td>
<td>$575.00</td>
</tr>
</tbody>
</table>

#### Refunds

A prorated schedule for housing and meal plan fees for students who withdraw from the University is as follows:

<table>
<thead>
<tr>
<th>Date</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to student move-in day</td>
<td>100%</td>
</tr>
<tr>
<td>First week</td>
<td>90%</td>
</tr>
<tr>
<td>Second week</td>
<td>80%</td>
</tr>
<tr>
<td>Third week</td>
<td>70%</td>
</tr>
<tr>
<td>Fourth week</td>
<td>60%</td>
</tr>
<tr>
<td>Fifth week</td>
<td>50%</td>
</tr>
<tr>
<td>After fifth week</td>
<td>No refund</td>
</tr>
</tbody>
</table>

#### Dining Details

Check out our Dining web page for additional dining details and information at Millersville University: [www.millersville.edu/dining](https://www.millersville.edu/dining/)

#### Students without a Meal Plan and Visitors

Students who live off campus, faculty, staff, and visitors may dine at the Gordinier Hall Resident Dining Hall and all dining retail locations on campus. Students, faculty, and staff with a Millersville University ID will be charged the following prices at the Upper Deck beginning Monday, August 21, 2023.

- Breakfast - $8.90
- Lunch - $11.30
- Dinner - $14.30

All visiting guests without a University ID will be charged the following prices at the Upper Deck beginning Monday, August 21, 2023.

- Breakfast - $8.90
- Lunch - $11.30
- Dinner - $14.30

Rates for special events are available through the Dining & Catering Services Office at 717-871-5275. Rates are subject to change.
Marauder Gold
Money deposited into your Marauder Gold account may be used to make purchases at on-campus Dining locations, University services, University Store, and local participating vendors that display the Marauder Gold logo. You may open a Marauder Gold account with a minimum deposit of $50 with additional deposits of $25 or more. Marauder Gold deposits may be made using the “GET” App using a credit/debit card (American Express, Discover, MasterCard or Visa). The Office of Student Accounts, Lyle Hall Room 246m accepts payments made via check, cash, or money order. Please note Marauder Gold on all methods of payment.

Other Fees
Application Fee: Undergraduate Admissions
Students who apply and are admitted to the University through the undergraduate admissions office are not charged an application fee.

Application Fee: Graduate Admissions
Individuals who apply for admission through graduate and professional studies (i.e., Masters, Certification, Endorsement, Certificate, or Doctorate) will pay a graduate application processing fee of $40 with the submission of each new application. Non-degree applicants do not pay an application fee. Fee waivers may be available upon request.

late registration fee
Students who do not resolve their account by the due date are subject to a $100 fee.

Late-Registration Fee
Students who register after the start of the semester/session are subject to a $50 late registration fee, except when permission for late registration has been granted by the registrar.

Orientation Fee
Students admitted for the fall semester are required to pay an orientation fee and are expected to attend the orientation program. The orientation fee amount varies annually and is required regardless of attendance. For more information, please visit millersville.edu/orientation (http://millersville.edu/orientation/).

Special Handling Fee
Anyone who supplies the University with a check or electronic payment that is not honored by the bank on which it is drawn is charged $35.

Replacement Fee
The fee for replacement of a Millersville student identification card is $25.

Damage Fee
Students are responsible for damages, breakages, and loss or delayed return of University property.

Degree Fee
Each candidate for a degree must pay $30 to cover the cost of the diploma. The Commonwealth of Pennsylvania requires a nonrefundable fee for credentials evaluations and processing teaching certification applications.

Health Services Supplies Fee
The cost of any expensive supplies used to treat a patient at Health Services will be charged to the patient.

Library Overdue and Items Fees
Please contact the library for information at 717-871-7110, or visit the Millersville website, www.millersville.edu (http://www.millersville.edu).

Deposits
Advance Matriculation Deposit
A nonrefundable $150 deposit is required upon acceptance of the offer of admission. It is applied toward payment of tuition. It is transferable on a one-time basis to a revised admission date upon the approval of the director of admissions.

Advance Housing Deposit
Students admitted to University residence halls must pay a deposit of $200 each year. It may be applied only toward payment of residence hall fees for spring. It is transferable on a one-time basis to a revised admission date upon the approval of the director of admissions.

Other Expenses
Most students incur additional expenses for books and supplies, personal needs, and traveling to and from home. These are not charged directly by the University; however, the University provides estimates for the purpose of assisting students in finding aid resources to meet the needs of their additional expenses.

The total cost of attendance for Pennsylvania residents living on campus in the residence halls is estimated at $29,262, and $39,232 for nonresidents for the 2023-2024 academic year.

The total cost of attendance for commuting students living at home with their parents/guardians is estimated at $23,362, and $33,332 for nonresidents for the 2023-2024 academic year.

The total cost of attendance for off-campus students who are renting temporary housing in the Millersville/Lancaster area is estimated at $29,222 and $39,192 for nonresidents for the 2023-2024 academic year. This amount assumes the student is sharing facilities and rental costs with at least one other person. The cost of attendance is comprised of direct costs (billed by the university) and indirect costs (possible educational expenses you may incur). The cost of attendance is not the amount you will be charged by the Millersville University.

Federal Financial Aid can only be applied to courses that are required towards the completion of the student’s degree. To learn more about the Course Program of Study Policy visit: https://www.millersville.edu/finaid/maintaining-eligibility/course-program-of-study-cpos.php

More information regarding estimated expenses can be found on the Financial Aid section of Millersville’s website under Calculating Eligibility: https://www.millersville.edu/finaid/billing (https://www.millersville.edu/finaid/billing/)

Student Insurance
An accident and sickness insurance plan is available to Millersville University students through the University insurance carrier, Consolidated Health Plan. All questions regarding eligibility, insurance coverage, costs or premium refunds should be directed to the insurance carrier, 800-633-7867.

Financial Aid
Financial aid resources are available to eligible students attending Millersville; these resources can include scholarships, state grants,
federal grants, employment programs, federal loans and private education loans. To be considered for state and federal aid resources, students must complete the Free Application for Federal Student Aid (FAFSA) each year. The FAFSA is available beginning October 1. To be considered for all types of aid, the recommended deadline to complete the FAFSA is March 15. To be considered for a state grant, the FAFSA must be filed prior to May 1.

More information regarding eligibility and how to complete the FAFSA can be found on the Financial Aid section of Millersville's website: https://www.millersville.edu/finaid/applyingforaid/

University Scholarships
A number of scholarships are offered at Millersville, including scholarships based on academic performance, athletic potential and need. Information on University scholarships can be found on the Financial Aid section of Millersville's website under Grants & Scholarships https://www.millersville.edu/finaid/financial-aid-options/scholarships/

Federal Grant Programs
Federal Pell Grants
Federal Pell Grants are federally funded awards based on the financial need of the family. To apply for a Federal Pell Grant, complete the Free Application for Federal Student Aid (FAFSA), available online at studentaid.gov/ffas (https://studentaid.gov/ffas/) after October 1. The student will receive a Student Aid Report (SAR) via email (if an email address is provided). Eligibility for the Federal Pell Grant will be determined by the Office of Financial Aid, and you will be notified of your award amount (if any) in your Financial Aid Offer Letter.

Federal Supplemental Educational Opportunity Grant (FSEOG)
This program is for undergraduate students of exceptional financial need. To be eligible, students must be eligible for a Federal Pell Grant and be enrolled at least half-time (6 credits). FSEOG grants at Millersville normally range from $200 to $800 per academic year.

State Grant Programs
The Pennsylvania Higher Education Assistance Agency (PHEAA) provides state grants (PA State Grants) to help Pennsylvania residents in need of financial assistance to attend approved institutions of higher education. To apply for a PA State Grant, complete the Free Application for Federal Student Aid (FAFSA) by May 1. The FAFSA is available online at studentaid.gov/ffas (https://studentaid.gov/h/apply-for-aid/ffas/) after October 1.

Grant award amounts depend on educational expenses, family size and resources. Students must be enrolled half-time (6 Credits) to be eligible. PA State Grants are subject to annual review and may change from year to year. Renewal depends on satisfactory academic standing, continued need for financial assistance and the availability of funds appropriated by the Pennsylvania General Assembly. Please visit www.millersville.edu/finaid (https://www.millersville.edu/finaid/) for more information regarding the PA State Grant Program, or go to www.pheaa.org (http://www.pheaa.org).

Student Employment Programs
Federal Work-Study Program (FWS)
This program provides funds to students who have completed a FAFSA application and who have financial need. Students may be eligible if they are enrolled at least half-time (6 credits). Federal Work-Study wages are earned as hours are completed and do not pay towards the student's tuition bill. For more information, visit https://www.millersville.edu/finaid/financial-aid-options/work-study/

Millersville University Student Employment Program
This program differs from federal work-study because students do not have to complete a FAFSA application or demonstrate financial need. Available jobs are posted online with the Office of Human Resources. Wages are earned as hours are completed and do not pay towards the student's tuition bill.

Loan Programs
Federal Direct Loans
This program enables students to borrow federal loans directly from the U.S. Department of Education. To be considered eligible, a student must complete the Free Application for Federal Student Aid (FAFSA) and be enrolled at least half-time (6 credits). Millersville University will confirm the student's borrowing eligibility for the period they are enrolled and originate a loan with the Department of Education.

The maximum loan for a dependent undergraduate student ranges from $5,500 to $7,500 per year and is based on the student's grade level (credits earned). Federal Direct Loans can be subsidized or unsubsidized. Subsidized loans are awarded on the basis of financial need, and the federal government pays the interest on the loan while the student is enrolled at least half-time (6 credits). Unsubsidized loans are not awarded on the basis of need. The student will be charged interest from the time the loan is disbursed until it is paid in full. Repayment generally begins six months after the student leaves school (graduates, withdraws, takes a leave of absence or ceases to be enrolled at least half-time). All Federal PLUS loans including subsidized, unsubsidized, Parent PLUS, and Graduate PLUS loans are subject to change on October 1st of each year.

First-time students/borrowers must complete Entrance Counseling and a Direct Loan Agreement/Master Promissory Note (MPN) online at studentaid.gov (https://studentaid.gov/). The student must have a FSA User ID and password to log into their account and complete these steps.

Federal Direct Parent PLUS Loans
Available to parents of dependent undergraduate students only. Additional information can be found on the Financial Aid section of Millersville's website: https://www.millersville.edu/finaid/financial-aid-options/loans (https://www.millersville.edu/finaid/financial-aid-options/loans/)

Federal Direct Graduate PLUS Loans
Available to degree-seeking graduate students only. Additional information can be found on the Financial Aid section of Millersville's website: https://www.millersville.edu/finaid/financial-aid-options/loans (https://www.millersville.edu/finaid/financial-aid-options/loans/)

Private/Alternative Loans
Applications are available through private lenders, and the loan is in the student's name (the borrower). This loan usually will require a credible co-signer. Additional information can be found on the Financial Aid section

**Advanced Refund Request**

Enrolled students may apply for an advance of their expected refund to assist with unexpected expenses that may arise. A student may be eligible for a refund if they have more aid than their charges. They are limited to $350 and must be repaid within 30 days; these loans cannot be used to pay University charges. Applications and additional information can be obtained in the Office of Financial Aid.

**Academic Progress Policy**

This policy became effective with the 2016-2017 academic year. The policy is cumulative and includes all students and all periods of enrollment, whether or not aid was received for that period.

This policy refers only to **Federal** financial aid. Information on PA State Grant satisfactory academic progress is included below as well. For additional information, please visit: https://www.millersville.edu/finaid/maintaining-eligibility/sap.php

Satisfactory Academic Progress (SAP) is defined as earning at least 67 percent of all attempted credits. The progress percentage is determined by dividing the total credits earned by the total number of credits attempted. Since the total attempted credits include withdrawals and “F” grades, future aid may be affected. Only credits earned from a course in which the student was actually enrolled are counted in calculation of SAP. Advanced Placement credits, CLEP credits and credits earned from challenge exams, proficiency exams or life experience are not used in calculating SAP.

Students who are ineligible to receive aid due to academic progress will receive a notification to their Millersville University email at the conclusion of the spring semester, after grades have been posted. Students will have the opportunity to appeal the decision based on extraordinary circumstances, or he/she may make up credits without financial aid until the percentage is met.

**GPA Requirement**

Undergraduate students must **also** maintain a minimum, cumulative GPA of 2.0 after two academic years (or four semesters).

**PA State Grant Academic Progress**

For PA State Grant purposes, full-time students must successfully complete 24 new credits each year or 12 credits each semester. Part-time students must successfully complete at least 6 new credits each semester. Summer is considered to be a semester. Only credits earned from a course in which the student was actually enrolled are counted. Remedial credits taken during a term when not receiving a state grant may not be counted toward progress.