

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.

Expense	Residents of Pennsylvania	Nonresidents of Pennsylvania
Tuition ¹	\$7,716	\$19,290
General Fee ¹	\$2,934	\$2,934
Technology Fee ¹	\$478	\$728
Room & Meals ²	\$13,750	\$13,750
Estimated Books & Supplies ³	\$1,000	\$1,000
Estimated Personal Expenses ³	\$2,600	\$2,600
Estimated Travel Costs ³	\$800	\$800

¹ Tuition and fee costs are based on full-time enrollment.

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. Full-time in-state undergraduates pay \$322 per credit hour. All undergraduates pay \$322 per credit hour during winter and summer sessions.

Tuition for Nonresidents of Pennsylvania. Full-time undergraduates pay \$9,6451 per semester for 12 to 18 credit hours plus \$8,051 per credit hour over 18. Part-time undergraduates enrolled for fewer than 12 credit hours pay \$8,051 per credit hour. All undergraduates pay \$8051 per credit hour during winter and summer sessions.

¹ 2024-2025 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) (<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.

Time period	Refund
Through "drop/add period"	100%
Second week	80%
Third week	60%
Fourth week	50%
Fifth week	40%
After fifth week	No refund

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.

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 2024-2025¹ fee was \$1,467 per semester for full-time undergraduate students and \$122.25 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 2024-2025¹ 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.

2024-2025 Room Rates Per Semester
East, South, and West Villages

Room	Semester Price
Single Suite	\$4555
Double Suite	\$4040
Full Suite (South only)	\$4555
Marauder Suite (Pods)	\$4525

Shenks Hall

Room	Semester Price
A Suite	\$4466
B Suite – Double	\$4108
B Suite – Single	\$4466
C Suite	\$3894

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)/Residencial 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/refund.php>.

MEAL PLAN - DESCRIPTION AND RATES

Residential Students - The 2024-2025 housing and meal rate is estimated to be \$6,415 per semester with a Traditional Ville 19 Meal Plan of \$2,375 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 \$4,750. 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 (\$2,200), or 150 Block (\$2,035) 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 III – Enrolled students living in Residence Halls are required to have Block Plan for Summer Session III. Students may choose between the 90 Block Plan with \$150 flex dollars or the 60 Block Plan with \$150 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 Summer Session III. Any Flex Dollars left after Summer Session III are rolled over to 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 semester. Students who sign up for a Meal Plan after the first day of classes looking to change or cancel their meal plan choice should reach out to Heather Keck at 717-871-5651.

2024-2025 UNIVERSITY DINING MEAL PLAN RATES SUMMARY

Resident Traditional Plans

Plan	Cost
Ville 19 - 19 Meal swipes per week w/ \$100 Flex ¹	\$2,375.00
Ville 14 - 14 Meal swipes per week w/ \$100 Flex ²	\$2,200.00

¹ 0-29 Credits

² 30 Credits or More

Resident Block Plans

Plan	Cost
150 Block - 150 Meal swipes per semester w/ \$300 Flex	\$2,035.00

Commuter Plans (academic year & summer options)

Plan	Cost
90 Block - 90 Meal swipes per semester w/ \$175 Flex	1,130.00
60 Block - 60 Meal swipes per semester w/ \$175 Flex	\$850.00
45 Block - 45 Meal swipes per semester w/ \$125 Flex	\$710.00

Refunds

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

Date	Refund
Prior to student move-in day	100%
First week	90%
Second week	80%
Third week	70%
Fourth week	60%
Fifth week	50%
After fifth week	No refund

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 13, 2024. Breakfast - \$9.35, Lunch - \$12.20 and Dinner - \$15.05. All visiting guests without a University ID will be charged the following prices at the Upper Deck beginning Monday, August 13, 2024, are Breakfast - \$11.10 Lunch - \$14.20 and Dinner - \$17.30. 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 notate 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.

payment extention 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 \$28,358, and \$40,182 for non residents for the 2024-2025 academic year. The total cost of attendance for commuting students living at home with their parents/guardians is estimated at \$22,228, and \$34,052 for nonresidents for the 2024-2025 academic year.

The total cost of attendance for off-campus students who are renting temporary housing in the Millersville/Lancaster area is estimated at \$28,808 and \$39,912 for nonresidents for the 2024-2025 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: www.millersville.edu/finaid/maintaining-eligibility/course-program-of-study-cpos.php (<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/eligibility/calculate.php>

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

At Millersville University, a range of financial aid resources are available to eligible students, including scholarships, state grants, federal grants, employment programs, federal loans, and private education loans. To access these resources, students must complete the Free Application for Federal Student Aid (FAFSA) annually. The FAFSA opens on October 1st, and we recommend completing it by March 15th to be considered for all types of aid. Pennsylvania residents must submit the FAFSA by May 1st each year to be considered for a PA State Grant.

For more information on scholarship opportunities for prospective and current Millersville students, go to: www.millersville.edu/finaid/financial-aid-options/scholarships/index.php (<https://www.millersville.edu/finaid/financial-aid-options/scholarships/>)

UNIVERSITY SCHOLARSHIPS

A number of scholarships are offered at Millersville, including scholarships based on academic performance, athletic potential and need. For more information on scholarship opportunities for prospective and current Millersville students, go to: [millersville.edu/financial-aid-options/scholarships/index.php](https://www.millersville.edu/financial-aid-options/scholarships/index.php) (<https://www.millersville.edu/financial-aid-options/scholarships/>)

Federal Grant Programs

Federal Pell Grants

The Federal Pell Grant is a free resource to support students in their college journey. Eligibility is determined through the FAFSA and the amount awarded is based on the Student Aid Index (SAI) calculated, financial need, and the number of credits you are enrolled. This federally funded grant is automatically awarded to eligible undergraduate students pursuing their first bachelor's degree. For more information, go to: millersville.edu/grants. To apply, students simply need to complete the FAFSA at <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>). If eligible, students will receive notification of the award in their financial aid offer from Millersville.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This program is intended to provide additional support to students who have exceptional financial need, which is determined by the FAFSA and the Student Aid Index (SAI) calculated. FSEOG is exclusively for undergraduate students pursuing their first bachelor's degree and enrolled at least half-time (6 credits). FSEOG is automatically awarded to eligible students and award amounts range from \$1,000-\$2,000 per year. For more information, go to: <https://www.millersville.edu/financial-aid-options/grants/index.php> (<https://www.millersville.edu/financial-aid-options/grants/>)

STATE GRANT PROGRAMS

The Pennsylvania Higher Education Assistance Agency (PHEAA) offers state grants, known as the PA State Grant, to assist Pennsylvania residents in need of financial support to attend approved higher education institutions. To apply for a PA State Grant, simply complete the Free Application for Federal Student Aid (FAFSA) by the deadline of May 1s and ensure your application with PHEAA is complete. To complete the FAFSA, go to: <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>)

Grant award amounts depend on educational expenses and resources. Students must be in a degree-seeking undergraduate program and be enrolled at least 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. For more information, go to: <https://www.millersville.edu/financial-aid-options/grants/index.php> (<https://www.millersville.edu/financial-aid-options/grants/>). To ensure your application is complete, go to: pheaa.org (<https://catalog.millersville.edu/undergraduate/expenses-financial-aid/pheaa.org>)

STUDENT EMPLOYMENT PROGRAMS

Federal Work-Study Program (FWS)

Federal Work-Study provides part-time employment opportunities for students who have completed a FAFSA and demonstrate financial need, enabling them to earn money while attending school. Although this program is part of the financial aid package, the funds are not

directly applied to a student's bill. Federal Work-Study offers valuable opportunities for eligible students to work on-campus or in off-campus positions, including non-profit organizations or public agencies, with a focus on work in the public interest. Students can earn up to the amount awarded and are typically paid on a biweekly basis, with payment based on the number of hours worked. For more information, go to: millersville.edu/work-study (<https://www.millersville.edu/financial-aid-options/work-study/>)

Millersville University Student Employment Program

At Millersville University, students do not need to be eligible for Federal Work-Study to secure employment opportunities on campus. A variety of positions are available that cater to different skills and interests, providing valuable work experience while accommodating students' schedules. Whether it's working at the library, in a department office, or in a campus facility, there are plenty of options available for students seeking employment to support their academic and personal goals. Wages are earned in the form of a paycheck and are not applied to a student's bill. To search available positions, go to: <https://jobs.millersville.edu/> > Search Jobs > Position Type: Student Worker

LOAN PROGRAMS

Federal Direct Loans

The Federal Direct Student Loan program guarantees loans from the Department of Education to students who complete the Free Application for Federal Student Aid (FAFSA) and maintain at least half-time enrollment (6 credits per semester). Unlike other loan programs, these loans are solely in the student's name, and no credit check or co-signer is required.

The annual loan amount varies based on the student's grade level (number of credits earned) and dependency status, with dependent undergraduate students eligible for a total of \$5,500 to \$7,500 per year, including a potentially subsidized portion of up to \$3,500 to \$5,500. Subsidized loans are awarded based on financial need as determined by the FAFSA, offering the significant benefit of being interest-free while enrolled at least half-time. Any unsubsidized portions accrue interest during enrollment but feature low-fixed interest rates and multiple repayment options. Repayment is not required until six months after the student leaves school (graduates, withdraws, takes a leave of absence, or ceases to be enrolled at least half-time). Federal Direct Student Loans are highly recommended before exploring other loan options.

Eligible students who complete a FAFSA will be automatically offered Federal Direct Student Loans in their financial aid package, however, it's essential for students to actively accept these loans for them to be applied toward their bill. Additionally, first-time borrowers must complete loan Entrance Counseling and a Direct Loan Agreement/Master Promissory Note (MPN) at <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>).

For more information go to: <https://www.millersville.edu/financial-aid-options/loans/index.php> (<https://www.millersville.edu/financial-aid-options/loans/>)

Federal Direct Parent PLUS Loans

Federal Parent PLUS Loans are available to the parents of dependent undergraduate students to assist with providing additional financial support for their child's education after other federal and state aid sources. These loans are taken out in the parent's name, and the parent is responsible for repayment. For more information, go to: <https://>

www.millersville.edu/finaid/financial-aid-options/loans/index.php
(<https://www.millersville.edu/finaid/financial-aid-options/loans/>)

Federal Direct Graduate PLUS Loans

Designed to cover remaining educational costs beyond other financial aid, Graduate PLUS Loans are available to students pursuing master's or doctoral degrees and should typically only be considered after exploring federal Unsubsidized Loan options. For more information go to: <https://www.millersville.edu/finaid/financial-aid-options/loans/index.php>
(<https://www.millersville.edu/finaid/financial-aid-options/loans/>)

Private/Alternative Loans

Private/Alternative loans serve as additional financial aid options for students, filling the gap left after federal and state aid. These educational loan programs, provided by private lenders, require approval based on creditworthiness. Typically, if the student is the borrower, a co-signer is needed to secure the loan. Interest rates for private loans are determined by credit history and can be fixed or variable, often higher than federal loan rates. For more information, go to: <https://www.millersville.edu/finaid/financial-aid-options/loans/index.php>
(<https://www.millersville.edu/finaid/financial-aid-options/loans/>)

Advanced Refund Request

An Advanced Refund Request allows students to receive an early payment of their anticipated refund. Students typically receive a refund when their financial aid exceeds their charges. Since financial aid disbursement happens after the add/drop period each semester, students can apply for an advance of up to \$350 to cover educational expenses such as books or other unforeseen costs. Applications open the Wednesday before classes start and can be submitted to the Office of Financial Aid. If there are changes to the financial aid package resulting in a reduced refund, the student must repay the difference within 30 days to the Office of Student Accounts.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Satisfactory Academic Progress (SAP) is a term used to describe the successful completion of coursework toward a degree or certificate. Making progress toward a degree is important for your academic success and a key factor in reducing student debt. Federal and state aid programs have separate SAP standards that students must meet at the end of each academic year to continue receiving funding.

FEDERAL TITLE IV SAP

This policy applies to all federal Title IV funding such as the Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Subsidized and Unsubsidized Loans, PLUS Loans, Work-Study, some scholarships, external awards, and private loans. Federal SAP has three separate measures and *students must meet all three components* to be considered as making Satisfactory Academic Progress. These components are Cumulative GPA, Completion Rate, and Maximum Timeframe. For example, undergraduate students must meet 67% of all attempted credits, maintain a 2.0 GPA after four semesters at Millersville, and can only receive federal aid up to 150% of their program length. This policy is cumulative and applies to all students and periods of enrollment, regardless of aid being received. For more information on the federal SAP requirements and policy go to: millersville.edu/fa-sap (<https://millersville.edu/fa-sap/>)

PA STATE GRANT SAP

The Pennsylvania Higher Education Assistance Agency (PHEAA) has a SAP policy for state aid programs they administer, such as the PA State Grant, Partnerships for Access To Higher Education (PATH) Grant, and the Ready to Succeed Scholarship (RTSS). 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. You are required to meet SAP standards for any semester that you receive a PA State Grant – please be aware summer is considered a semester. Remedial credits taken during a semester that you aren't receiving a PA State Grant will not be counted toward progress. For more information on PHEAA SAP go to: millersville.edu/fa-sap (<https://millersville.edu/fa-sap/>)