

Important Telephone Numbers

Financial Aid Office	(570)662-4129
New Student Financial Planning	(570)662-4418
Fax	(570)662-4136
E-mail	finanaid@mansfield.edu
Perkins Loan Office	(570)662-4883
Student Accounts Office	(570)662-4888
TMS	(888)437-3430
Federal Student Aid Information Center	(800)4.FED.AID
Toll Free	(800-433-3243)
 To request a copy of your Student Aid Report or check on the status of your Free Application for Federal Student Aid (FAFSA) processing:	
Touch phone	(800)433-3243
Rotary phone	(319)337-5665
 AES/PHEAA (Pennsylvania Higher Education Assistance Agency)	
State Grant & Loan Division	(800)692-7392
 Selective Service	 (847)688-4540 www.sss.gov
 FAFSA on the Web	 (800)801-0576
General information and technical assistance	www.fafsa.ed.gov

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Welcome

Applying for and receiving financial assistance can be confusing, time consuming and frustrating. This information will help guide you through the financial aid process and help you understand how we determine your aid eligibility. In addition, your knowledge of the rules and regulations involved in finalizing your award is the key to successful completion of the financial aid process. Please take a moment to review this information and keep it handy for future reference.

A Partnership Approach to Determining Your Award

The goal of the Financial Aid Office is to provide assistance to our students who, without such aid, would be unable to enroll or to continue their studies at Mansfield University.

The primary responsibility to pay for educational expenses rests with the family. The parents and the student should maximize their efforts through whatever means possible to attain the needed resources. Financial assistance is intended to fill the gap that may exist between your family's ability to pay the cost of attendance. This partnership approach (parents, students, and the University) is a widely accepted concept in the administration of all types of financial assistance at most colleges and universities.

Please note that the Financial Aid Office holds all family information in strict confidence and considers any financial aid award to be confidential matter between the University, applicant, and their family.

Communication is very important throughout the academic year. Please let us know if you have any changes in your status (i.e. resident to commuter, full-time to part-time, income changes). We are available weekdays from 8 a.m. -4:15 p.m. to answer any additional questions you may have. Please feel free to contact us.

Sincerely,

Barbara Schmitt
Director of Financial Aid

Your Award Letter Notification

The financial aid award letter you received indicates your eligibility for various programs during the 2008-2009 academic year. Your eligibility was based on the information you provided on your financial aid application. Your award is subject to revision if your application information enrollment status changes at any time during the year.

Your award may consist of:

Grants and Scholarships-These are awards that you do not repay.

Education Loans- You must repay these after you graduate.

Employment- There are many opportunities to work on campus.

What Do I Do Next?

The Financial Aid Award Letter

First time Mansfield University students should sign one copy of the award letter and return it to the Financial Aid Office. Your signature certifies your understanding of and adherence to the terms and conditions of your award. Please review Student's Rights and Responsibilities before signing. Keep one copy for your records.

Verification Status

The U.S. Department of Education selects approximately 30% of our student population each year for verification. Verification is the process of confirming accuracy of the information you provided on your FAFSA. Mansfield University may also select students for verification when their application data appears conflicting or incomplete.

If your verification status is incomplete, we have requested information to confirm the data on your FAFSA. The information may include, but is not limited to; tax returns, W-2 forms, documentation of asset value and debt, and confirmation of household size and number in college. You must submit the information within 60 days of our initial request, but no later than the last date of attendance for the academic year.

Note: Until verification is complete, your financial aid award is only an estimate. While our policy permits time to gather the information needed to complete the verification process, we encourage you to do so as quickly as possible. We cannot credit federal funds to your student account until verification is complete. We cannot certify your Federal Stafford Loan or Federal PLUS Loan application until verification is complete.

The following types of aid may require further action on your part before the award is finalized:

Perkins Loan

First time recipients must sign a promissory note and attend Perkins Loan Entrance Counseling. It is an online process and the Perkins Loan Officer will provide you with instructions before the

start of the semester. If you do not receive your instructions, or have further questions, you can call 570-662-4883.

State Grants

State Grants are estimated until Mansfield University receives official notification from your state grant agency. This notification usually occurs in May. Be sure to comply with any requests for information made by the state grant agency. Inform your state grant agency that Mansfield University is the school you will be attending.

Non-University Scholarships

Non-University scholarships are part of your financial aid award. Please notify the Financial Aid Office of any outside scholarships you may receive. These scholarships will be credited to your student account after the awarding organization or donor has forwarded the funds to the University.

Federal Work-Study

Federal Work-Study funds are earned by working. They are not credited to your student account. If Federal Work Study appears on your award letter, it gives your maximum earning eligibility. Actual earnings will depend on the number of hours you work. Paychecks are issued biweekly based on your wage rate and the number hours worked.

Student Status

Refers to housing: resident, commuter or off-campus, and enrollment: full-time or part-time. You must notify the Financial Aid Office if there is any change in your housing or enrollment because it will affect your financial aid award.

Attention Tax Filers

Under Internal Revenue Code, state and local tax law, certain scholarships and grant awards are deemed to be taxable to the recipient. It is not the responsibility of Mansfield University to determine the taxability, nor tax and report the value of any awarded scholarship to the IRS, state or local authorities. However, you should be aware that all, or a portion, of this award may be taxable, and you are required to appropriately report the taxable value of the award when filing your tax returns. If you are not able to determine the taxability of an award, you should consult a tax professional to obtain assistance in appropriately reporting any taxable value of the award to the taxing authorities when filing your returns.

Special Considerations and Appeals

You may appeal the University's award offer if there extenuating circumstances not reflected on your FAFSA by submitting a Special Consideration Form with a written appeal that details the circumstance that has affected your financial situation. The circumstances must be verifiable and documentation will be required. Examples of extenuating circumstances are a reduction in income due to the loss of employment, the death of a parent or spouse, or costly long-term medical expenses. You will be notified in writing of any action taken.

The Federal Stafford Loan Application Process

To apply for a Federal Stafford Loan, you must complete the FAFSA, and sign the Master Promissory Note (MPN). The MPN can be used for 10 years and has to be signed only once as

long as you stay with the same lender. If you decide to change lenders, you will need to sign a new MPN. The Financial Aid Office will only process loans for students for whom verification is complete or was not required. Instructions for completing the MPN can be found on our website.

When applying for a loan, you must choose a lender. If you are a first-time borrower, we would like to recommend using one of our preferred lenders. We have selected these lenders based upon their customer service and special benefits offered to borrowers. Please visit our **Preferred Lender's** page on the Financial Aid website, or use this link:

<http://www.mansfield.edu/~finaid/Lendercriteria.htm>

For first-time borrowers, in order for you to take advantage of the Federal Stafford Loan that has been pre-certified for you, you **must** complete the following:

1. Entrance interview loan counseling at www.aessuccess.org
2. Complete your pre-certified Stafford Loan MPN. You can complete the application process online at www.aessuccess.org. To request a paper promissory note, please contact American Education Services (AES) at (800)692-7392.

If you are a first-time user of the online process, you will have to create an account before actually applying for the Stafford loan. Once your account is created, you will be returned to the application process.

For returning borrowers, if you have previously completed a valid MPN, you will not have to file a new MPN for the 2008-2009 academic year as long as you do not change lenders. The Financial Aid Office will process Stafford Loans for the base year maximums (\$3,500 for first-year students, \$4,500 for second-year students, \$5,500 for third- and fourth-year students). **Students who decide to borrow less should notify the Financial Aid Office in writing prior to the first day of class.** Loan amounts can be reduced after processing by notifying the guaranty agency or the Financial Aid Office.

Guaranty/Approval

If this is your first loan, it will be approved after the school has certified your eligibility and you have completed a valid MPN. If you already have a valid MPN on file from a prior year, the loan is approved as soon as Mansfield certifies the application. Your guaranty agency will mail an approval notice to you. This notification lists the amount approved, loan term, and estimated disbursement dates. If you wish to reduce the amount of your loan at this point, you may call the number on the approval notice.

Delivery

Loan funds will be sent to the Financial Aid Office on the scheduled disbursement dates. Most funds will arrive via Electronic Funds Transfer (EFT). The Student Accounts Office will notify you when the funds have been credited to your account. If you do not want all the funds to be credited to your account, you may instruct Student Accounts to return them to your lender within 30 days of crediting.

If your loan monies arrive via paper check, you will be notified when the check arrives so you can make arrangements for endorsement. At the time of signing you may request all or part of the funds be returned to your lender.

New students and first-time borrowers must complete an entrance interview prior to signing their loan checks or receiving EFT funds. The Entrance Interview explains the rights and responsibilities of a loan recipient. You can do the interview online by going to www.aessuccess.org

Federal regulations also require recipients of Title IV aid (FFELP loans, Pell, ACG, SMART, Perkins) to sign a release form to permit the University to apply any Title IV proceeds to all charges in addition to tuition and fees. Examples of such charges would be deferred payment fees, delinquent library fines, etc. Prior academic year balances in excess of \$100 may be covered with Title IV aid once current charges are satisfied. You can find the form on our website under **Forms and Publications** or use this link: http://www.mansfield.edu/~finaid/documents/StudentTitleIVAuthorizationForm_000.pdf

After the loan funds are credited to your account, the funds may create a refund balance. You may receive a refund to pay non-institutional educational expenses such as travel and textbook costs. You may also choose to return any credit balance to your lender to reduce your loan debt. Notify the Student Accounts Office if you wish to do so.

Disbursement Dates

The anticipated FFELP disbursement dates for 2008-2009 are as follows:

Fall/Spring
9/12/08 and
2/1/09

Fall 2008 Only
9/12/08

Spring 2009 Only
2/1/09

PLUS Loan

Many families use the low cost PLUS Loan program to finance their student's education. The PLUS Loan Program can either supplement your child's financial aid package and Stafford Loan funding or can be used solely to cover the full cost of education. You must be a creditworthy borrower, but there are no income requirements placed on eligibility. No collateral or cosigners are required. Federal PLUS Loans are available to parents of undergraduate students as well as students at the graduate and professional level.

In order for you to take advantage of the PLUS Loan you **must** complete a Federal Plus Loan Pre-Qualifications Form and a Federal PLUS Loan MPN. You can complete the application process online at www.aessuccess.org. To request a paper promissory note, please contact AES at (800) 692-7392.

You only need to complete one MPN for your PLUS Loan(s) while your dependent student is attending Mansfield University as long as you stay with the same lender. (If you change lenders, you will need to sign a new MPN). Thereafter, you will only need to supply the amount you want to borrow each year and successfully complete the credit check process. The lender will help finance your education for all succeeding years at Mansfield. If you are a first-time borrower, we would like to recommend using one of our preferred lenders. We have selected these lenders

based upon their customer service and special benefits offered to borrowers. Please visit our ***Preferred Lender's*** page on the Financial Aid website, or use this link: <http://www.mansfield.edu/~finaid/Lendercriteria.htm>

Private Loans

When applying for a loan, you must choose a lender. If you are a first-time borrower, we would like to recommend using one of our preferred lenders. We have selected these lenders based upon their customer service and special benefits offered to borrowers. Please visit our ***Preferred Lender's*** page on the Financial Aid website, or visit www.elmselect.com.

What Financial Aid Resources Are Available?

This section describes the types of financial aid resources that are available, depending on your circumstances. You may be eligible to receive one of a combination of the following:

- ❖ Grants-aid you do not have to repay; usually need based
- ❖ Scholarships- aid that you do not have to repay; usually merit based
- ❖ Loans-borrowed money that you must repay with interest
- ❖ Work-Study- funds that you earn by working

Grants

Federal Pell Grant. Pell is a federal grant administered by the Financial Aid Office. It is awarded to undergraduate students who have not yet earned a bachelor's or professional degree. The current maximum award is \$4,731. You may receive \$4,731 or less, depending on your need and your enrollment. For example, you will receive less as a part-time student than you will as a full-time student.

Federal Supplemental Educational Opportunity Grant (FSEOG). This is a grant for undergraduate students who have not earned a bachelor's or professional degree. Students must also be eligible for a Pell, but not every student receiving a Pell will receive a FSEOG. Awards are given to the students who demonstrate the most need, according to the availability of funding. Priority filing date is April 15, 2008. This award will normally range between \$600 and \$300.

Academic Competitiveness Grant (ACG). ACG stands for Academic Competitiveness Grant. You must be a year 1 or year 2 student with a high school graduation date after June 2006. You must be receiving a Pell Grant, be full-time, be a US citizen and have completed a rigorous high school program. Awards are up to \$750 for year 1 and up to \$1300 for year 2. Year 2 recipients must have a minimum cumulative grade point average of 3.00.

SMART Grant. SMART stands for National Science and Mathematics Access to Retain Talent Grant. You must be a year 3 or year 4 student enrolled in a specific major identified by USDE (Science, Technology or Math). You must be receiving a Pell Grant, be full-time, and be a US

citizen. Awards are up to \$4000 per year and you must have a minimum grade point average of 3.00.

State Grants. State grant award levels and eligibility criteria are controlled by the awarding state. Generally, state grants are awarded on the basis of need and limited to students attending schools within their own state of residence. Some states, such as Delaware and Massachusetts, have reciprocity (interchangeable) agreements with Pennsylvania. For information about your state's reciprocity agreements, contact your state agency. State agency addresses are available from the Financial Aid Office or from high school guidance counselors. All financial aid applicants who are residents of Pennsylvania, Delaware, or other reciprocal states are expected to apply for their state grant.

Student Employment Program

Federal College Work-Study. This is a federally funded program awarded to students who demonstrate financial need. It pays minimum wage, and a student cannot work more than 20 hours per week. In fact, most students work an average of 8 hours per week. The employment opportunities on campus include administrative areas, student center, athletics, the library, academic areas, security, laboratory assistant, etc. To apply, complete the FAFSA. Priority filing date is April 15, 2008.

Institutional Work-Study. This is a Mansfield University funded program. This program differs from the Federal College Work-Study program in that a student does not have to show a demonstrated financial need in order to work. The pay rate, once again is minimum wage and students cannot exceed 20 hours of work a week.

Important Note: A work-study award under either program is an authorization to work, not an absolute guarantee of employment. You are responsible for finding a job. All of the available positions are posted on the bulletin boards outside of the Financial Planning Office, Alumni Hall. You can select where you would like to work. You are not arbitrarily assigned to a position. Since your work-study award must be earned it will not be applied to outstanding tuition and fees outlined on your semester invoice.

Federal Loan Programs

The Federal Perkins Loan. This is a federally funded program administered by Mansfield University. You must have a demonstrated financial need and the loan amount will be dependent upon the number of eligible applicants and available funds. The awarded loan amounts range from \$300 to \$1200 annually. Priority filing date is April 15, 2008.

All Federal Perkins Loan recipients will receive pre-loan counseling information explaining the different components of the program. All recipients are also required to attend an Entrance and Exit Interview conducted by the Perkins Loan Officer.

Federal Stafford Loan (FFELP). The Federal Stafford Loan is a low interest federal loan funded by banks and other lenders. The interest rate is fixed at 6.80%. Depending on need and dependency status, the interest that accrues on the loan during in-school, grace, and deferment periods can be subsidized or unsubsidized. If the student has demonstrated need, the federal government will pay the interest for the student. If the student does not have sufficient need, the student may still borrow the funds but the interest that accrues must either be paid by the

student or capitalized (deferred). If you choose to capitalize interest, all the interest that accrues in school and throughout your grace period will be added to the principal at repayment. Interest accrues on the new amount.

Borrower eligibility. Degree seeking students who are enrolled at least half-time may receive Stafford Loan funding as long as they meet the general eligibility requirements described under What Makes Me Eligible?

Borrowing Limits. The Stafford Loan amount shown on the enclosed award letter is the Financial Aid Office’s estimate of the student’s eligibility. As a general rule, the following grade-level maximums apply.

<i>Year in School</i>	<i>Base Amounts</i>	<i>Additional Eligibility</i>
Freshmen 0-29 Credits	\$3,500	\$4,000
Sophomore 30-59 Credits	\$4,500	\$4,000
Junior 60-89 Credits	\$5,500	\$5,000
Senior 90+ Credits	\$5,500	\$5,000

Note: Half-time teacher certification students may borrow at the senior level as a 5th year undergraduate.

Choosing a lender. Mansfield University recommends that undergraduate students select a lender that uses AES as the guarantor. Mansfield University also recommends choosing a lender from our lending partners to ensure timely processing of your loan funds. You should keep the same lender from year to year.

Cost of Borrowing. Stafford Loans must be repaid with interest. The interest rate is fixed at 6.80%. In addition, federal default and origination fees may be deducted from the loan check when it is disbursed. The combined total of the federal default and origination fees will not exceed 2.50%. Many lenders offer incentives that reduce the cost of borrowing (such as Keystone Best).

Repayment. Loan repayment begins six months after a student ceases to be enrolled on at least a half-time basis. The repayment term is usually 10 years, and the minimum monthly repayment is \$50 but may be more depending on how much you borrow.

Students who borrow smaller amounts will have shorter repayment terms. Students who borrow larger amounts may wish to consolidate and extend the repayment term. By extending the term, monthly payments can be reduced but interest charges over the life of repayment will increase. Students entering repayment should consult with their lenders or the Financial Aid Office about this option.

<i>Total Indebtedness</i>	<i>Interest Charges</i>	<i>Number of Payments</i>	<i>Total Repaid</i>	<i>Monthly Payment</i>
\$2,600	\$628.42	65	\$3,228.42	\$50.00
\$5,000	\$2,358.97	120	\$7,358.97	\$61.33
\$7,500	\$3,538.80	120	\$11,038.80	\$91.99
\$10,000	\$4,718.00	120	\$14,718.00	\$122.65
\$15,000	\$7,077.60	120	\$22,077.60	\$183.98

Deferment/Discharge/Cancellation. Under certain conditions, federal regulations allow students to defer loan repayment. The most common deferments are for enrollment on at least a half-time basis, unemployment, and economic hardship. During a deferment, the federal government will pay interest that accrues on any subsidized funds. Interest on unsubsidized loans is the student's responsibility. Complete information about loan deferments will be provided to borrowers during the entrance and exit interview processes or visit www.aessuccess.org for the forms.

Students may be eligible for discharge or cancellation of loans. A chart summarizing discharge/cancellation provisions can be obtained in the Financial Aid Office.

PLUS. The PLUS Loan enables parents (and graduate and professional students as of 7/1/06) with good credit histories to borrow funds to pay the educational expenses of each dependent child enrolled at least half-time. The yearly limit is equal to the cost of attendance minus any other financial aid.

The interest rate is fixed at 8.50%. A maximum origination fee of up to 3.00% will be deducted from each loan disbursement. The first payment of interest and principal is generally due 60 days after the loan is fully disbursed, however, many lenders offer a deferment to parent borrowers upon request. For graduate and professional students payments on a PLUS Loan may be deferred while in school.

Private Loans. Additional non-need based loan programs are offered by a variety of private lenders and organizations. The repayment terms and eligibility requirements of these loan programs vary widely. Students are encouraged to carefully review the provisions of the loan before incurring additional obligations. Contact the Financial Aid Office or visit www.elmselect.com

SFA Ombudsman

The SFA Ombudsman's Office has been created by the U.S. Department of Education to help student loan borrowers resolve loan disputes and problems. They help borrowers having problems with the following federal loans:

- ❖ Direct Loans-Subsidized and Unsubsidized Direct Student Loans, Direct PLUS Loans (for parents) and Direct Consolidation Loans
- ❖ Federal Family Education Loans; Subsidized and Unsubsidized Federal Stafford Loans, PLUS (for parents and as of 7/1/06 Graduate and Professional students) and Consolidation Loans.
- ❖ Guaranteed Student Loans and SLS Loans.
- ❖ Perkins Loans

The Ombudsman Customer Service Line is (877) 557-2575. The Web address is <http://sfahelp.ed.gov>

Paying My Bill

The Student Accounts Office mails bills for the fall semester in July and for the spring semester in November. Payments are normally due in mid-August and mid-December. Your bill will show the charges for the semester and credits for the anticipated financial aid.

At the time of this publication, tuition and fees for 2008-2009 are not available, but may be estimated as follows:

ESTIMATED EXPENSES	PA Resident	Good Neighbor*	Non-PA Resident
Tuition/Fees (full-time)	\$7300	\$10,830	\$15,830
Room (double)/Meals (14 meals)	\$6,495	\$6,495	\$6,495
Estimated total	\$13,795	\$17,325	\$22,325

*Residents of all New York counties.

Payment Plans

Deferred Payment Plan. This plan requires you to pay the first installment amount at the beginning of the semester and allows you to pay the balance of the semester charges six weeks from the beginning of the next semester. This plan automatically incurs a \$25 deferred fee.

Tuition Management Systems. TMS has contracted with Mansfield University to assist students and families with tuition payments. If you are interested in their services, please contact them directly at (888) 437-3430. This plan allows you to pay for our entire academic year tuition and fees (except for books and supplies) over a ten-month period, beginning in June. You may budget all or any portion of your fees. It is your responsibility to pay the amount reflected on your invoice by the due date. Failure to do so may result in the loss of classes.

Withdrawal/Adjustment of Charges

Dropped Courses. Tuition and miscellaneous fees will be adjusted at 100 percent through the drop period. There will be no reduction after the drop period and financial aid will not be recalculated.

Course Withdrawal. There is no fee adjustment for course withdrawals; therefore, full payment is due to the University.

All requests for refunds must be submitted in writing to the Student Account's Office.

Withdrawal from the University. Mansfield University is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations.

If a student leaves the institution prior to completing 60% of a payment period or term, the Financial Aid Office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of payment period or term completed= the number of days

completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

Aid to be returned= (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debt balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.

The institution must return the amount of the Title IV funds for which it is responsible no later than 30 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- ❖ Unsubsidized Federal Stafford Loans
- ❖ Subsidized Federal Stafford Loans
- ❖ Unsubsidized Direct Stafford Loans (other than PLUS Loans)
- ❖ Subsidized Direct Stafford Loans
- ❖ Federal Perkins Loans
- ❖ Parent Federal PLUS Loans
- ❖ Direct PLUS Loans
- ❖ Federal Pell Grants
- ❖ Academic Competitiveness Grant (ACG)
- ❖ National SMART Grant
- ❖ Federal Supplemental Educational Opportunity Grants (FSEOG)
- ❖ Other assistance for which a return of funds is required (e.g. LEAP)

What Makes Me Eligible?

General Eligibility Requirements

Financial aid is funding to help finance your education. To qualify for federal financial aid, students must meet the following eligibility requirements:

- ❖ Demonstrate financial need.
- ❖ Have a high school diploma or General Education Diploma (GED), or be able to benefit from the education or training offered.

- ❖ Be enrolled or accepted for enrollment in a degree or certificate program, or in another program leading to a recognized education credential.
- ❖ Not be simultaneously enrolled in an elementary or secondary school.
- ❖ Be a U.S. citizen, U.S. national or eligible non-citizen.
- ❖ Have a valid Social Security Number.
- ❖ Maintain satisfactory academic progress toward a degree, certificate, or other recognized education credential.
- ❖ Not be in default on any federal education loan and not owe a refund for any Title IV grant or loan received for attendance at any institution.
- ❖ File a statement of educational purpose and a certificate statement on overpayment and default (both are located on the FAFSA).
- ❖ If required by law, be registered with the Selective Service.
- ❖ Not be incarcerated in a federal or state facility at the time funds are disbursed or delivered.
- ❖ Meet the criteria specific to each aid program.
- ❖ For Stafford and Perkins Loans, have received a determination of Federal Pell Grant eligibility.
- ❖ Not have borrowed in excess of the annual or aggregate limits on any Title IV loans.

Other Determination Factors

Your award offer was based on your Expected Family Contribution (EFC), the cost of attendance, and the following factors:

- ❖ Whether you demonstrate need.
- ❖ Whether you are a full-time or part-time student.
- ❖ Whether you attend school for a full academic year or less.
- ❖ Whether you are a graduate or undergraduate student.
- ❖ Whether you are independent or dependent. Dependent students, according to the U.S. Department of Education, are under 24 years old and usually reside with and are dependent upon their parents for post secondary educational expenses. You are considered independent if you meet one or more of the following criteria: You were born before January 1, 1984; you are married; you are enrolled in a graduate or professional educational program (beyond a bachelor's degree); you have legal dependents; you are an orphan or ward of the court (or were a ward of the court until age 18); or you are a veteran of the U.S. Armed Forces ("veteran" includes a student who attended a U.S. military academy and was released under a condition other than dishonorable).
- ❖ Whether you live on campus, at your parent's home, or off campus.
- ❖ Whether you have siblings or other dependent household members also attending post-secondary school.

If you have questions regarding what you received in your award package or why you didn't receive a specific type of aid, please contact the Financial Aid Office.

Maintaining Standards of Academic Progress

The Higher Education Act of 1965 as amended by Congress mandates institutions of higher education to establish minimum standards of “satisfactory progress” for students receiving federal financial aid. These standards apply to all Federal Title IV aid programs including the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Stafford Loans, Federal PLUS Loans, and Federal Work Study.

Regardless of whether the student had previously received Title IV financial aid, the minimum requirements for undergraduates to meet the University’s definition of academic progress for Federal financial aid purposes are as follows.

Enrollment Status:

Full Time: Students enrolled for at least 12 undergraduate credits, or 9 graduate credits, per semester are considered to be full-time.

Three-Quarter Time: Students enrolled for at least 9 but less than 12 undergraduate credits per semester, or at least 7 but less than 9 for graduate level, are considered to be three-quarter time.

Half Time: Students enrolled for at least 6 but less than 9 undergraduate or at least 4.5 but less than 7 for graduate level, per semester are considered to be half-time.

Measuring Satisfactory Progress:

Each student will be measured for sufficient progress annually in May after the spring semester grade processing is complete. This evaluation will determine if the student has sufficient progress to be eligible for Title IV funding for the next financial aid award year. Students who have not met the minimum requirements will receive a letter informing them that they are not eligible for continued financial aid.

The standards of satisfactory progress have both a quantitative and qualitative measure that must be met. Mansfield University has established the following quantitative and qualitative standards:

Quantitative (credits earned):

Quantitative Standards measure the number of credit hours attempted versus the number of credits hours completed. Attempted credit hours are courses that you register for, but either withdrew from (when withdrawing from the university) or dropped after the drop/add period was over, failed or otherwise did not complete. Credit hours completed are courses for which you received a passing grade.

Quantitative standards are checked for all students at the end of each spring for the academic year.

- Full time *undergraduate* students must complete a minimum of 24 (*18 graduate*) new credits by the end of each academic year.
- Three quarter time *undergraduate* students must complete a minimum of 18 (*7 graduate*) new credits by the end of each academic year.
- Half time *undergraduate* students must complete a minimum of 12 (*4.5 graduate*) new credits by the end of each academic year.
- Students enrolled less than half-time must complete the number of credits for which they enrolled by the end of each academic year.

If you did not complete the number of credits in fall and / or spring for which you received aid, your summer award will be considered “probationary”. This means you may receive aid for the summer, **but if you do not complete the expected number of credits during the summer term, all aid for future semesters will be cancelled.** You will be ineligible for all forms of federal student aid, including student loans, until you have made up the credit deficiency at your own expense.

If you are making up credits during the summer term at an institution other than Mansfield University, it is your responsibility to submit a transcript of your grades to the Financial Aid Office before the fall semester begins. Even if you submit your transcript to the Academic Record’s Office, it is your responsibility to submit a duplicate transcript to the Financial Aid Office. **Unofficial transcripts are acceptable for this purpose.** Failure to do so will result in the cancellation of your aid for the fall semester, as we will assume you did not make up the required number of credits during the summer term.

Qualitative (QPA):

Qualitative Standards are monitored each semester by the Academic Records Office and are consistent with Mansfield University's Minimum Academic Standards. You are required to earn a Q.P.A. at or above the following minimum standards:

Credits Attempted (including transfer hours)	Minimum Q.P.A. required
0-16 semester hours attended	1.20 Q.P.A. or better
17-30 semester hours attended	1.40 Q.P.A. or better
31-45 semester hours attended	1.60 Q.P.A. or better
46-60 semester hours attended	1.80 Q.P.A. or better
61 +	2.00 Q.P.A. or better

Graduate students must have at least a 3.0 cumulative quality point average at the end of each academic year.

If your Q.P.A. falls below 2.00, you are placed on Academic Probation continually until your Q.P.A. is at least 2.00.

If your Q.P.A. is below the minimum Q.P.A. at the end of any semester, you will be dismissed from the University and become ineligible for any further Title IV (federal) assistance. You may be reinstated to the University through one of two processes:

1. After a one year interval;
2. By appeal to the Academic Standards Review Board (ASRB).

If this is your first dismissal and you have been reinstated by one of the above, your next semester of enrollment is considered probationary for federal student aid purposes. If your Q.P.A. is not at the required minimum at the completion of your probationary semester, all federal aid for subsequent semesters will be cancelled.

If you have been dismissed two or more times, the qualitative and quantitative minimum standards for academic progress are NOT waived for purposes of federal student aid. This means that it is possible to be reinstated to the university by the ASRB, but not have your financial aid reinstated. In these instances, it will be necessary for the student to pay their tuition, fees and room and board without the assistance of Title IV student aid until they have made up the qualitative (cumulative GPA)and/or quantitative (total credits earned) deficiency.

Appeal Process - If the student feels that the academic deficiency is a result of extenuating circumstances (illness, injury, etc.) a written appeal may be submitted to the Director of Financial Aid. Appeal forms are available in the Financial Aid Office, on the Financial Aid section of the Mansfield University website, or you may write a letter documenting your circumstances. Be sure to clearly state your basis for the appeal, explaining the circumstances which you believe caused the deficiency and you are encouraged to include documentation of the extenuating circumstances. Appeals are approved on a case-by-case basis only and you will receive a written response to your appeal request.

Appeal Limitations - Effective with the fall 2008 semester, students are limited to TWO appeals during the course of their enrollment at the University. Students who have already submitted two appeals must meet with the Director of Financial Aid before further appeals will be considered. There will be no exceptions.

Regaining Eligibility - If a student does not meet the satisfactory academic progress standards at the beginning of the academic year but later meets the standards at some point during the academic year, the student can be eligible to receive the Federal Pell Grant, FFEL funds, and if available, campus-based program funds beginning with the academic term during which the student first meets the academic progress standards. It is the student's responsibility to contact the Financial Aid Office after they complete course work if it will allow them to regain eligibility for financial aid.

Incomplete Grades - An "I" (Incomplete) grade is used to denote unfinished work because of serious mitigating circumstances beyond the student's control. Incomplete grades ('I') are considered attempted but not earned hours. If the student resolves their qualitative and/or quantitative deficiency and the Incomplete grade is removed from the student's record, ***it is the responsibility of the student*** to notify the Financial Aid Office.

Repeat Courses – When a student repeats a course, the last grade received is used in computing the cumulative grade point average. Repeated courses are included in the calculation of both attempted and earned credit hours.

Pass / Fail - Pass credits are not reflected in the student's QPA; however, a passing (P) grade is counted as credit hours earned. Failing grades in Pass/Fail courses are considered attempted credit hours but not earned. There are restrictions to the Pass/Fail option and students should refer to the Academic Policies of the University for clarification.

Transfer Credits – Transfer credits count towards the maximum time frame, but the grades on those transfer credits do not count toward the qualitative measure.

Audit – Audited courses are not considered credits attempted or earned.

Withdrawals from a Course – after the drop period, course withdrawals are recorded in the student's permanent record as a 'W' and will count as credit hours attempted but not earned. A 'W' will not be calculated in the student's cumulative grade point average.

Maximum Time Frame - Undergraduate students may receive Federal financial assistance for no more than 150% of the established length of their program of study. Mansfield University has defined this maximum time frame as 180 – 192 hours attempted for most 4-year bachelor degree programs (120-128 hours X 150%) and 90 – 96 hours attempted for most 2-year associate degree programs (60-64 hours X 150%). Programs with different numbers of hours are calculated in similar ways. This maximum applies regardless of how many times you change majors. All attempted hours are counted, including transfer hours, whether or not financial aid was received or the course work was successfully completed.

Graduate students must follow the time limitations as defined in the Graduate Catalog for purposes of federal student aid. Art, Education, Elementary Education, Music and Special Education are to be completed within a maximum of seven years. The School Library and Information Technology and Nursing programs have a five-year time limitation. All attempted hours are counted, including transfer hours, whether or not financial aid was received or the course work was successfully completed.

PHEAA Grant

If you receive a Pennsylvania State Grant, you are subject to the Pennsylvania Higher Education Assistance Agency's (PHEAA) academic progress policy in order to receive and maintain your state grant. The student is required to successfully complete a minimum of 12 credits per semester for each full time state grant award and a minimum of 6 credits per semester for each part time award. Academic progress for a Pennsylvania State grant is measured only once per year, at the end of the spring semester. PHEAA sends a copy of this policy to each state grant recipient.

What Else Do I Need To Know?

The Student's Rights and Responsibilities

The student has the right to ask the school-

- ❖ The names of its accrediting and licensing organizations. The student also has the right to ask for copies of the documents describing the University's accreditation or licensing.
- ❖ About the University's programs; its instructional, laboratory, and other physical facilities; and its faculty.
- ❖ The cost of attendance, and the University's policy on refunds for students who withdraw.
- ❖ What financial assistance is available, including information on all federal, state, local, private, and institutional financial aid programs.
- ❖ Who makes up the financial aid personnel, where they are located, and how to contact the Financial Aid Office for information.
- ❖ What the procedures and deadlines are for submitting the application for each available financial aid program and how financial aid recipients are selected.
- ❖ How financial aid is determined.
- ❖ The interest rates and other costs on any student loan the student has, the total amounts to be repaid, the length of time for repayment, when repayment must start, and what cancellation or deferment (postponement) provisions apply.
- ❖ For a sample loan repayment schedule.
- ❖ If offered, a Federal Work-Study job, what kind of job it is, what hours the student must work, what the duties will be, what the rate of pay will be and how and when payment will be made.
- ❖ To reconsider the financial aid package if a mistake has been made or if enrollment or financial circumstances have changed.
- ❖ How satisfactory progress is determined and what happens if the student is not making satisfactory academic progress.
- ❖ What special facilities and services are available to the handicapped?
- ❖ How and when the student will receive financial assistance payments.

It is the student's responsibility to-

- ❖ Review and consider all information about the University prior to enrollment.
- ❖ Know and meet all the deadlines for applying and reapplying for financial aid.
- ❖ Pay special attention to the financial aid application, complete it accurately and submit it on time to the right place. Errors can delay or prevent the receiving of aid.
- ❖ Provide all documentation, corrections, and new information requested either by the Financial Aid Office or the agency to which the student applied for aid.
- ❖ Attend an entrance interview prior to receiving the first disbursement of a Perkins Loan or Stafford Loan at the University.
- ❖ Satisfactorily perform the work agreed upon for a Federal Work-Study job, if the student has one.

- ❖ Understand the University’s refund policy. If the student withdraws from a school within a short time after starting classes, the student may be entitled to a partial reduction of educational charges. After a certain date, charges will not be reduced. The student must check with the Student Accounts Office to determine deadlines for withdrawal.
- ❖ Read, understand, and keep copies of all forms the student is asked to sign.
- ❖ Notify the University of any information that has changed since the student has applied for financial aid.
- ❖ Notify the University in a change in name, address, or attendance status (full-time, half-time, etc.) Students who have loans must also notify their lenders of these changes.
- ❖ Attend an exit interview at the University if the student has federal education loan.
- ❖ Repay any student loans. When the student signs a promissory note, the student agrees to repay any loans.

Academic Year Definition

Mansfield University’s academic year is period that contains 30 weeks of instructional time during which a full-time student is expected to complete at least 24 semester hours. The academic year is further described as a Scheduled Academic Year (SAY) that starts at the beginning of fall semester and ends on the last day of the spring semester. The summer sessions are designated as “trailer” terms which follow the SAY.

Helpful Hints

- ❖ Always ask questions.
- ❖ Keep a copy of all completed forms and applications.
- ❖ Respond to all university inquiries promptly and accurately. If a student’s file is incomplete, a reduction or loss of aid could result.
- ❖ Include your Social Security Number on all communications.
- ❖ Maintain an open line of communication with the Financial Aid Office. We need to know if there is change in your situation.
- ❖ Remember to reapply for financial aid each year and to track the deadline dates for financial aid materials.

Renewal Process

Financial aid awards are made on an annual basis after careful reviews of the family’s financial situation. Families are required to complete a new FAFSA or Renewal FAFSA each year so that we can adjust for changes that may occur. You may also file your FAFSA online

at www.fafsa.ed.gov. The amount of need-based financial aid available to each student can vary each year.