

Financial aid for graduate students

Congratulations on being accepted into Messiah University's School of Graduate and Professional Studies. There are several forms of financial aid available to graduate students, such as federal and private loans, employer reimbursement, private scholarships and veterans' benefits.

Federal student loans

There are two federal student loans available: **Federal Direct Unsubsidized Loan** and **Graduate PLUS loan**. Each loan requires the completion of an annual Free Application for Federal Student Aid (FAFSA) and enrollment of at least half time. Learn more about these loans at studentaid.gov.

Private loans

Grad students may apply for a variety of private bank loans that offer specialized products for graduate students. You do not need to file the FAFSA if you are intending to use this type of loan only. You may review available private loans at elmsselect.com or credible.com. Enter "Messiah University" and "graduate student."

Additional funding

Additional sources of financial aid include employer reimbursement, private scholarships and veterans' benefits. You may learn more about these types of aid at messiah.edu/finaidgrad.

How to apply for graduate programs financial aid

Step 1: Complete the Free Application for Federal Student Aid (FAFSA)

- File the free application at studentaid.gov if you are planning to use federal loans to help fund your education. You will be asked to create an FSA ID to complete and submit a FAFSA online. If you already have an FSA ID, continue to use that one.
- When you complete your FAFSA application, indicate that you will be attending graduate school but still include your high school graduation information.
- Messiah University's Title IV code is 003298.



Step 2: Note additional aid

- Notify Messiah University of any additional funding you may receive from employer reimbursement, private scholarships or veterans' benefits.

Step 3: Review your financial aid award online

- If you filed a FAFSA, your financial aid award will be reviewed each semester to determine the amount of unsubsidized Federal Direct Loan eligibility you have based on the number of credits you are enrolled in for that semester. Your loan goes on your award in offered status only.
- When the award has been completed, you will receive notification on your Messiah University email account. It will include instructions on accessing your award online through FalconLink, Messiah's student portal. Fall awards will be available in late June. Spring awards will be available in November or December. Summer awards will be available in late March or April.

Step 4: Federal loan disbursement requirements

Federal Student Loans will not disburse unless all requirements have been completed. Both satisfied and unsatisfied requirements will show on [FalconLink>Financial Aid Requirements](#).

- If you have not had a Federal Direct Loan in the past, or you are unsure, then complete the following two requirements: **Loan Entrance Counseling and Loan Agreement - Master Promissory Note (MPN)**. Students who have had a Federal Direct Loan with the William D. Ford Federal Direct Loan Program recently do not need to complete new requirements as they are valid for 10 years.

- Log onto **studentaid.gov** using your FSA ID. Students who have just recently created an FSA ID will need to wait one to three days to use the new FSA ID to complete these requirements:
 - **Loan Entrance Counseling** – New borrowers should complete unsubsidized Federal Direct Loan Entrance Counseling.
 - **Loan Agreement - Master Promissory Note** – Complete the MPN for subsidized/unsubsidized Federal Direct Loan. Also complete the Grad PLUS Master Promissory Note if you are applying for the Graduate PLUS Loan.
 - You can review details of your federal student loans at **studentaid.gov**. Click on Financial Aid Review.
-

Upcoming FAFSA application dates and deadlines

Accepted students may visit messiah.edu/grad-finaid-process for more details on when to file the FAFSA.

Questions?

Contact Messiah University's graduate student financial services counselors at gradfinancialserv@messiah.edu or call **717-691-6004** and select the option for graduate/professional students. Access Messiah's Graduate Accepted Student Resources Webpage at messiah.edu/grad-accepted for additional information and next steps.