



*Michigan School of
Professional Psychology*

Financial Aid & Student Billing Handbook

Office of Financial Aid
26811 Orchard Lake Road
Farmington Hills MI 48334
248.476.1122, ext.121

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Introduction

Students may rely upon a variety of financial aid sources to fund their education. Financial aid for graduate students is primarily in the form of loans. Grants and scholarships may also be available. Student loans at MiSPP are borrower initiated. The student begins the process by filing a Free Application for Federal Student Aid (FAFSA) and then completes an online loan application.

Requirements to apply for a student loan include US Citizenship or permanent residency, no previous loan default, a 3.0 GPA and minimum half-time enrollment status as defined by the academic policy.

Loan Products and Definitions

William D. Ford Direct Loan Program

Direct Unsubsidized Loan (DL Unsub)

Interest on these loans begins to accrue upon disbursement. Completion of the FAFSA is a prerequisite for receiving aid. The DL Unsub loan limits at the Masters level are \$20,500 annually and a lifetime aggregate loan limit of \$138,500. The DL Unsub loan limits at the PsyD level are \$35,778 annually and a lifetime aggregate loan limit of \$224,000. The interest rates for direct loans is set based on when they are first disbursed. For direct loans disbursed during the 1617 academic year the rate is 5.31% for DL Unsub. Prepayment of student loans is permitted without penalty. Multiple repayment options are available. The repayment term for direct loans are from 10 to 25 years. See studentloans.gov for various options from standard repayment (equal flat amount every month), to graduated (lower at first and increase every two years), PAYE-pay as you earn, IBR-income based repayment, ICR-income contingent repayment, etc.

Direct Graduate PLUS Loans (Grad PLUS)

Grad PLUS loans are credit-based and designed to supplement the DL Unsub loan for up to the Cost of Attendance (COA). The annual limit is the COA and there is no aggregate limit for the Grad PLUS loan. The interest rate for Grad PLUS loans for the 1617 academic year is 6.31%.

Origination Fees

Origination fees are processing charges that the federal government deducts up front from a loan before it is disbursed to the student account. The 2015-2016 fees are:

Loan Program	Disbursed prior to October 1, 2016	Frist disbursed on or after October 1, 2016
DL Unsub	1.068	1.069
Graduate PLUS	4.272	4.276

Credit

Credit approval is based on federally-mandated criteria. In order to obtain credit-based loans (i.e. Plus or Private), credit approval is required. Credit submission is performed during the process of applying for the Plus loan. Items which negatively affect credit decisions are: delinquencies, foreclosures, bankruptcy, tax liens.

Credit denial information from a credit submission is not made available to MiSPP. The Plus Loan Borrower Services phone number is 800-557-7394. If denied, students are directed to obtain their credit report and correct deficiencies that are preventing approval. A free annual credit report is available one time per year at www.myannualcreditreport.com.

Direct Lending offers an endorser option so that a credit worthy borrower may co-sign a loan. Contact the Financial Aid Office for a loan identification code to obtain an endorser.

Private Loans

Private education loans (aka, alternative loans) may not be consolidated (re-financed) with Direct Loans. Interest rates vary greatly from one private loan product to the next. Some interest rates are based on the Libor rate, where others are tied to the Prime rate. Most loans will have an interest rate which includes one of those base fees plus 3% to 14% additional interest points/fees, dependent on credit score.

Direct Loans: Steps to Apply

Website: www.studentloans.gov

The screenshot displays the StudentLoans.gov website interface. At the top, there is a navigation bar with the 'Federal Student Aid' logo, 'StudentLoans.gov', and a 'MENU' icon. Below the navigation bar is a large banner image of students in a classroom. A 'LOG IN' button is visible in the top right corner of the banner area. Below the banner, there are four main sections: 'Undergraduate Students', 'Graduate/Professional Students', 'Parent Borrowers', and 'Repayment & Consolidation'. The 'Undergraduate Students' section contains text about the Free Application for Federal Student Aid (FAFSA). The 'Graduate/Professional Students' section lists various steps such as 'Complete Entrance Counseling', 'Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)', and 'Apply for a PLUS Loan'. The 'Parent Borrowers' section is currently empty. The 'Repayment & Consolidation' section features a video thumbnail titled 'How To Create An FSA ID'. At the bottom of the page, there are four video thumbnails: 'Myths About Financial Aid', 'Overview of the Financial Aid Process', 'Budgeting', and 'Responsible Borrowing'. The website footer includes links for 'My Account', 'Obtain Aid', 'Repay Loans', and 'Customer Support'. The browser's address bar shows the URL 'https://studentloans.gov/myDirectLoan/index.action'.

The studentloans.gov website is your gateway to loan applications. Click the 2nd tab in the middle for Graduate/Professional Students.

Applying for Loans – Introduction

To log into FAFSA.gov or StudentLoans.gov you must create an FSA ID if you have not already done so. There is a link to create an FSA ID located above the Log In button at StudentLoans.gov. The Department of Education has a nice [video](#) with instruction regarding how to create an FSA ID.

The [StudentLoans.gov](#) website has a link for FAFSA completion, or open another webpage at [www.fafsa.gov](#). Then use the LOG IN button on StudentLoans.gov to apply for loans and complete loan counseling.

Submission of the FAFSA notifies the school of your interest in receiving information about federal loans. At the graduate level, there are no Pell grants. Completion of the FAFSA does not secure loans. FAFSA verifies your identification and citizenship information between the Social Security Administration and Department of Education to report your eligibility status to the school.

Steps to Apply

Create an FSA ID if you don't have one (see above video link). Then go to [StudentLoans.gov](#) to complete these steps in sequential order:

1. FAFSA

Students must complete a new FAFSA ([www.FAFSA.gov](#)) each calendar year for the upcoming fall. The MiSPP school code is G21989. Graduate students are independent and do not need to complete "Parent" sections.

2. Entrance Counseling

Loan entrance counseling is required for all borrowers attending MiSPP for the first time. Failure to complete this step will result in a delay in loan processing.

3. Master Promissory Note (MPN) For Direct Unsubsidized Loans

Students must electronically sign a loan agreement, which is your promise to repay the funds. Be prepared to include two references.

4. Complete PLUS Application

(Applies only if cost of attendance/enrollment permits an additional loan.)

Dependent upon loan coverage needed, this step may be skipped. This step is two-part involving a credit check (Apply for a PLUS loan step) and electronically signing a loan agreement for a PLUS Loan (Grad PLUS) MPN. The loan agreement is your promise to repay the funds. Be prepared to include two references.

5. Award Letter

Return a signed/dated copy of your award letter to confirm your acceptance of a Direct Unsubsidized loan. Loan funds are applied to pay your MiSPP bill first. After paying institutional charges for tuition and fees, excess funds are sent via [direct deposit](#) to the bank or credit union designated by the student, or a refund check is issued and mailed to the student.

Cost of Attendance

For purposes of calculating eligibility for financial aid, MiSPP estimates the annual Cost of Attendance (COA or budget) based on allowable projected expenses. The COA calculation includes tuition and fees, books and supplies, estimated loan fees, and other indirect expenses such as room and board, transportation, personal and miscellaneous expenses. All students will initially be assigned an estimated COA with standard allowances for each expense category. The COA establishes the total amount of financial aid that may be available.

Adjustments for COA may be made on a case-by-case basis to cover extraordinary expenses, such as child care or medical. Students may request a COA evaluation by providing current documentation of expenses with a written explanation of unusual circumstances to the Financial Aid Office.

MiSPP reserves the right to adjust the Financial Aid Award based on enrollment and cost of attendance.

Requirements for Maintaining Financial Aid Satisfactory Academic Progress (FA SAP)

FA SAP is reviewed at the end of each semester after grades are submitted. All enrollment is included in FA SAP calculations, whether or not a student received aid in a given semester. To remain eligible for Financial Aid, a student must:

1. **Maintain a minimum 3.0 cumulative grade point average (GPA) – Qualitative Measure.** All letter grades/marks are considered in evaluating SAP, including repeated courses.
2. **Complete at least 67% of attempted credits – Quantitative Measure.** Students are evaluated quantitatively by the pace at which they progress toward degree or certificate completion. A student must maintain an aggregate completion rate of coursework attempted, and must pass a minimum of 67% of credit hours. For example, a student who attempted 32 credits and passed 24 has a successful completion rate of 75%. Courses in which a student withdraws and receives a mark of W are included in credits attempted, but not successfully completed.
3. **Complete the degree/certificate program within the maximum timeframe - 150% Rule.** Financial Aid eligibility extends for a maximum of 150% of required credits for a degree or certificate. For example, 150% of the 47 credit hours required for the Master of Arts in Clinical Psychology equates to a maximum of 70 credits attempted; The 141 credit Doctor of Clinical Psychology is eligible through 211 credits attempted. All enrollment is included in the maximum timeframe to complete calculation, whether or not a student received aid for a given semester. Courses in which a student withdraws and receives a mark of W are included in credits attempted when calculating the 150% rule.

Financial Aid is automatically suspended if it is determined, using FA SAP measures, that a student cannot mathematically finish the degree and comply with the standards of SAP maximum timeframe to complete.

Transfer students:

The number of transfer credits accepted to a student's program will be counted as credits attempted in both the quantitative measure (percentage completion rate) and the 150% rule.

Course Repetition and Evaluation of grades:

When a student fails a course, they may repeat that course once, according to the school's academic policy, with Financial Aid. The original grade, the grade earned on repeating the course, and all credit hours are included in the three elements of SAP calculations listed above. Students are not allowed to retake a course for the sole purpose of improving a passing grade

A mark of I (Incomplete) is awarded by faculty only due to extenuating circumstances and is considered still active until the final grade is posted. An Incomplete must be completed by the end of the following semester. A grade of I lapses to an F if the coursework is not completed in the following semester. FA SAP status is determined in the next regular cycle of SAP (when grades are submitted at the end of a semester). The MiSPP Registrar notifies the Financial Aid Office of any grade changes, and FA SAP is run on demand in these instances. If the FA SAP status changes for the student as a result of the grade change, students are notified by the Office of Financial Aid.

Audited courses do not affect GPA and are not counted in credits attempted or completed. Audited courses are not eligible for financial aid and they will not be included in enrollment for consideration of aid.

FA SAP Status Definitions

Good Standing

Students who meet all of the standards of SAP are determined to be in *Good Standing*.

Financial Aid Warning

A Financial Aid *Warning* alerts the student of his or her failure to meet the qualitative and/or quantitative standards of SAP. A Financial Aid Warning does not require an appeal by the student. However, if the student does not meet SAP requirements at the conclusion of the next semester of enrollment, they become ineligible for financial aid (*Suspension*).

Financial Aid Probation

Students with an approved appeal are placed on Financial Aid *Probation*. Students must meet all SAP conditions as determined by the FA SAP Appeal Committee, which may include a review of the Educational Development Plan if applicable.

Suspension of Eligibility for Financial Aid

Students who have not met one or more of the standards of SAP while on *Warning* or *Probation* are placed on *Suspension* and become ineligible for financial aid. The student may appeal this status.

FA SAP Appeal

Students whose eligibility for financial aid has been suspended may appeal. Submitting an appeal does not guarantee approval. Circumstances for which a student may appeal include the death of a relative, injury, illness or other extenuating circumstances. To appeal, see the Satisfactory Academic Progress Appeal Form.

Return to Good Standing/Reinstatement of Financial Aid Eligibility

Students may self-pay until such time as SAP requirements are met. Students are automatically returned to Good Standing for the next semester of enrollment after they meet all SAP measures; that is, a minimum GPA of 3.0 and a successful credit hour completion rate of 67% or more.

Financial Aid Timeline

January through May

Complete the FAFSA and any other required loan documents at StudentLoans.gov.

June 15

In order for financial aid to appear on the student financial statement with registration for the fall semester, the signed Financial Aid Award letter must be returned. **Refer to Direct Loans: Steps to Apply** to ensure aid is in place.

Mid-August

Although the specific date is established each year, this is the due date for tuition for the Fall semester unless loans are secured for tuition coverage.

FERPA - Confidentiality of Records

The Michigan School of Professional Psychology complies with the Family Educational Rights and Privacy Act of 1974 (FERPA) by maintaining and protecting the confidentiality of student records. This applies to the release of personal identifiable information and records for currently enrolled and former students.

In accordance with FERPA, a student's financial aid information will only be disclosed to the student. To allow MiSPP to release financial aid information to another individual, (spouse, parent), a student must complete and return a Document Release Authorization Form.

Tax Benefits for Students

A 1098-T tuition statement is provided electronically to current students and filed by the IRS deadline for tax filing purposes. Refer to publication [970-Tax Benefits for Higher Education](#) and tax sections under tuition and fee deductions, lifelong learning and hope credits, and educational loan interest deductions for additional information.

Billing and Payments

Students are registered and billed by the Office of the Registrar. Once registered, students are emailed an alert to check their schedule and student account online via the Empower module. Bills are not mailed to students. Students are registered approximately six weeks before the semester begins. Tuition due dates are posted in the academic calendar and ample time is given for submission of tuition payments before a semester begins.

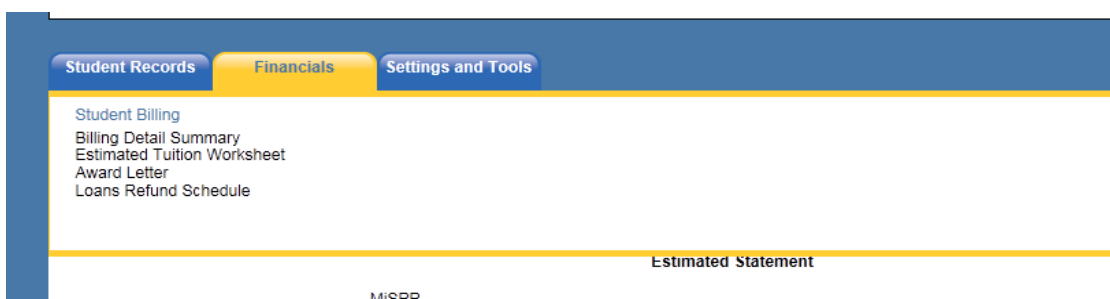
Students may pay using loans, checks, or by credit card (American Express, MasterCard or Visa accepted) via the student Empower login in located from the MiSPP website. Checks shall be made payable to the Michigan School of Professional Psychology and mailed to the Cashier's Office at 26811 Orchard Lake Road, Farmington Hills MI 48334. Remittance payments may be hand delivered and placed in the lock-box provided at MiSPP or sent via US mail.

Payment plans may be available upon request. Payment plans typically require a down payment followed by four equal monthly installments. Installments on payment plans must be kept current to avoid interest charges and permission to continue on the Plan. Courtesy email reminders will be sent to students with past due accounts. Students on a payment plan must maintain good payment standing in order to attend classes. Students may be restricted from attending classes and/or holds may be placed on academic records, transcripts, and library privileges for failure to pay on the student account in accordance with payment terms.

After paying the admission deposit, first-time students are provided a user name and password to access their student records via Empower, including tuition billing, financial aid, and grades. The following information is available electronically including billing detail, payment plans, financial aid, and the loan disbursement schedule.

Login directly at <https://mispp.empower-xl.com/fusebox.cfm> or follow the path from the home webpage Mispp.edu >> Current Students >> Empower Login

Sample Empower Student Financials Screen Capture:



Billing Sample: Financial Aid & Payment Plan Detail Summary

Results filtered with: User: Jane Doe Term: 1213-2 Dept: Crse: Sect: Year:

Receivable Type: S Student	Billing Status:
Classification Code: MAMaster of Arts	Waive int?

Balance Date:	07/01/2012
Previous Balance:	(\$500.00)
Current Balance:	\$8,555.75

Date/Time	Trans Code	Description	Amount	Running Total
07/09/2012	TUITN	Tuition Charge	\$8,160.00	\$7,660.00
07/09/2012	TECH	Technology Fee	\$125.00	\$7,785.00
07/09/2012	ELEC-C	Electronic Resource Fee	\$150.00	\$7,935.00
07/09/2012	SUP	PSYC 581A 1 Supervision Fee	\$100.00	\$8,035.00
07/09/2012	TEST	PSYC 510 1 Testing	\$175.00	\$8,210.00
09/06/2012	ST-U	Stafford Unsubsidized Loan	(\$6,766.00)	\$906.75
09/21/2012	CC	Credit Card Payment	(\$537.25)	\$369.50
10/24/2012	CC	Credit Card Payment	(\$537.25)	(\$167.75)
10/31/2012	TUITN	Tuition Charge	\$9,798.00	\$9,630.25
11/15/2012	CC	Credit Card Payment	(\$537.25)	\$9,093.00
12/14/2012	CC	Credit Card Payment	(\$537.25)	\$8,555.75
Balance				\$8,555.75

Payment Plan:

Payments Scheduled After Current Date: 12/14/2012

Due Date	Interest	Fees	Principal	Amount Due
01/15/2013	\$0.00	\$0.00	\$0.00	\$537.25
02/15/2013	\$0.00	\$0.00	\$0.00	\$537.25
03/15/2013	\$0.00	\$0.00	\$0.00	\$537.25
04/15/2013	\$0.00	\$0.00	\$0.00	\$537.25

Name:	Doe, Jane
Bill Rate Code:	- (Masters)
Remit by Date:	12/14/2012

Estimated Tuition Worksheet (Billing and Loans)

Results filtered with: **User:**John Doe**Term:** 1213-2 **Dept:**Crse**Sect:**Year:

Estimated Statement

MiSPP
Michigan School of Professional Psychology
26811 Orchard Lake Road
Farmington Hills , MI 48334
(248)476-1122

12/14/2012

ID: 12345 Term: 2012-2013 Second Semester

NameJohn Doe

Current Balance **\$9,364.00**

FINANCIAL AID

Grad Plus Loan - Award Disbursable	2012-2013 Second Semester	\$9,024.00
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Jill Benton Scholarship - Award Disbursable	2012-2013 Second Semester	\$0.00
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Stafford Unsubsidized Loan - Award Disbursable	2012-2013 Second Semester	6,765.00
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Total Financial Aid **\$15,789.00**

***Estimated Balance Or Account Refund** **(\$6,424.67)**
(Current Balance + Charges - Financial Aid)

Statement and registration is based on assumption that all coursework was completed satisfactorily in the prior academic period. Amounts and course load are subject to change.

Online Payments

Link for Empower Log-in

<https://mispp.empower-xl.com/fusebox.cfm>



Michigan School of Professional Psychology

Forgotten Password

MISPP

SELF-SERVICE LOGIN

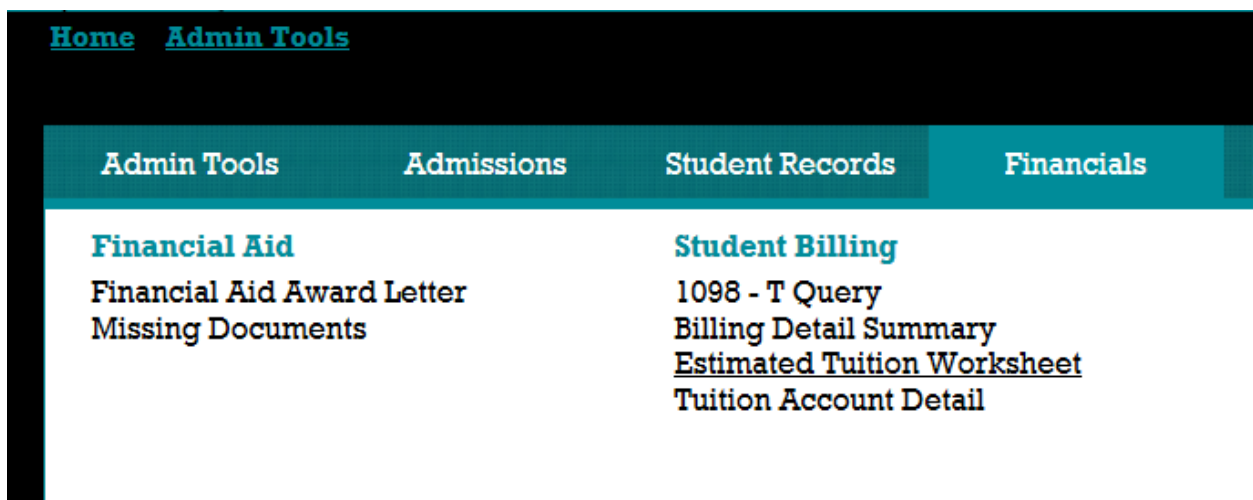
username

password

SUBMIT

Sign in using the ID and password provided during orientation.

Hover over the financial tab and the Estimated Tuition Worksheet.



[Home](#) [Admin Tools](#)

Admin Tools **Admissions** **Student Records** **Financials**

Financial Aid

- Financial Aid Award Letter
- Missing Documents

Student Billing

- 1098 - T Query
- Billing Detail Summary
- Estimated Tuition Worksheet
- Tuition Account Detail

Note the running balance appears on your account. This amount reflects what has been billed on your account through the current term, and not necessarily the amount of your installment. The billing detail summary found on page 9 of this Handbook will show the scheduled monthly installments if you are on a payment plan; otherwise you may pay your account balance shown.

In this example, though the running balance is \$1775, the monthly installment due is \$204.

Receivable Type: S Student		Billing Status:		(Show/Hide)
Classification Code: P3 PsyD3		Waive int?		
		Balance Date:	07/01/2013	
		Previous Balance:	\$ 1,775.00	
		Current Balance:	\$ 1,775.00	
		Amount to Pay	<input type="text" value="1775"/>	
		Payment Type	Credit Card ▾	
<input type="button" value="Submit Payment"/>				

Date/Time	Trans Code	Description	Amount	Running Total
Current Transactions Balance				\$ 1,775.00

Enter your installment amount or the amount you wish to pay. You will now see this screen to double check your correct installment amount.

Student Records
Financials
Settings and Tools

Estimated Tuition Worksheet

Online Payment


Amount: \$ 204.00

After clicking next, you will be redirected to Paypal merchant services. You have the option to pay using your PayPal account, or enter your credit card information.

Choose a way to pay


› Pay with PayPal

The faster, safer way to pay



› Pay with credit or debit card

Card Number



Expiration Date /

Billing Address

A receipt of your payment will be emailed to you and the school and reflected on your Student Statement.

Education Loans Code of Conduct

MiSPP's code of conduct for education loans prohibits a conflict of interest with the responsibilities of MiSPP personnel in respect to educational loans. In the awarding of student financial aid and loan processing, MiSPP personnel support practices that ban conflicts of interest.

The following actions are prohibited:

- revenue-sharing arrangements with any lender;
- receiving gifts from a lender (guarantor or loan servicer);
- contracting arrangement providing financial benefit from any lender or affiliate of a lender;
- directing potential borrowers to a particular lender, or refusing or delaying a loan certification;
- offers of funds for private loans;
- financial aid office staffing assistance; and
- advisory board compensation.

Return of Title IV Funds

The Michigan School of Professional Psychology (MiSPP) adheres to the refund policy of the U.S. Department of Education for students who are recipients of Title IV funds. MiSPP is responsible for providing each student with the information given in this policy, identifying students who are affected by this policy and completing the Return of Title IV Funds calculation for students.

The term "Title IV Funds" refers to the Federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and at MiSPP includes the Federal Direct Unsubsidized Loan and Federal Direct Graduate PLUS Loan programs. The date of withdrawal is a driving factor in determining the amount of Title IV funds that may have to be returned to the Department of Education for the semester. A withdrawal calculation must be performed when a student ceases attending or withdraws from all of his/her courses for a semester. MiSPP will determine the student's withdrawal date based on one of the following conditions:

- the date the student initiated the official withdraw process through the Registrar's Office.
- the student's last date of attendance at an academically related activity (to include class attendance).
- the midpoint of the semester if the student ceases attending without notifying MiSPP (unofficial withdrawal where no last date of attendance can be determined).

During a semester in which a student has begun attendance and received federal Title IV loan(s) (Direct Loan), and the student is considered to have withdrawn as described above, MiSPP is required to determine the amount of earned and unearned Title IV loan funds. The return is determined on a pro-rata basis. A student is only eligible to retain the percentage of Title IV loan disbursed that is equal to the percentage of the semester that was completed by the student. The unearned Title IV loan must then be returned to the appropriate federal aid program(s) within 45 days of the determination that the student withdrew. If more than 60% of

the semester has been completed by the student, no Title IV loan funds are required to be returned. After the 60% point, Title IV assistance is viewed as 100% earned. A copy of the worksheet used for this calculation can be requested from the Financial Aid Office.

If a student did not receive all of the loan funds that were earned, the student may be eligible for a post-withdrawal disbursement. Loan funds require additional confirmation by the student borrower to authorize any post-withdrawal disbursement. The student may choose to decline some or all of the loan funds so that the student does not incur additional debt.

Unearned Title IV loan funds will be returned to federal programs in the following order:

- Federal Direct Graduate PLUS Loan
- Federal Direct Unsubsidized Loan

MiSPP will return all unearned loan funds to the applicable federal program. The student will be responsible to pay to his/her MiSPP account any balance created by the return. Payment is due to MiSPP within 60 days. The student is responsible to complete loan exit counseling at StudentLoans.gov.

The following is an example of a Title IV return calculation. This example does not represent all return possibilities, but is presented here to illustrate the process in a simple format.

Institutional charges (tuition/fees): \$9,832
Federal Direct Unsubsidized Loan: \$6,000
Federal Direct Graduate PLUS Loan: \$4,000
Total Federal Direct Loan: \$10,000

Student withdraws on the 45th day of a 103 day semester:

Percent Earned $45/103 = 44\%$

Percent Unearned $100\% - 44\% = 56\%$

Unearned loan funds $\$10,000 \times 56\% = \$5,600$

MiSPP returns \$4,000 Federal Direct Graduate PLUS Loan funds, and \$1,600 Federal Direct Unsubsidized Loan funds to federal programs

Within 60 days the student is responsible for paying to MiSPP any bill this creates

The requirements for Title IV program funds when a student withdraws or stops attending are separate from MiSPP's refund policy for tuition. This policy supersedes any previously published version and is subject to change at any time, in order to comply with federal regulations.

Loan Repayment

Within 30 days of the expected graduation date, students are provided exit packages by the Financial Aid office. The Department of Education requires that MiSPP federal loan borrowers complete exit counseling prior to graduation, or if enrollment falls below half-time. Exit counseling allows students to update contact information and review various repayment options.

Completion of Exit Counseling is a requirement of the MiSPP graduation checklist. Visit www.studentloans.gov to complete counseling.

It is recommended that students establish a user ID and password to manage loans and stay informed of the student loan debt. Students may, but are not required to make payments on student loans while enrolled in school without penalty. To notify a lender of an in-school deferment, students should use the [In-School Deferment Request form](#) from the Department of Education.

For other useful links and tips on managing student loan debt, visit the Financial Aid section of the www.mispp.edu website.