

# Student Financial Aid

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## General Information

Financial aid is monetary assistance to help students meet the expenses of going to college. Financial aid is not intended to cover all of a student's expenses. The primary financial responsibility belongs to the student and their family. The Office of Student Financial Aid (<https://www.marquette.edu/central/financial-aid/>) at Marquette University attempts to help bridge the gap between the costs of attending the university and the ability of the student and their family to meet those costs.

A student's financial aid offer may include one or a combination of scholarships, grants, loans, and student employment. It is important to apply early since these resources are limited.

The most current and accurate information is obtained by visiting the Marquette Central website (<https://www.marquette.edu/central/financial-aid/>). Marquette Central's professional staff is available for assistance Monday through Friday, 8:00 a.m. to 4:30 p.m. at (414) 288-4000. Although care is taken to ensure the accuracy and timeliness of information contained in this bulletin, the information is subject to change and/or deletion without notice due to unintended error and/or ongoing changes in federal and state legislation.

## Eligibility Requirements

To receive financial aid from federal and state programs students must meet the following requirements:

- Be a U.S. citizen or an eligible non-citizen. Students with F1, F2, J1, or J2 visas are not eligible.
- Be working toward a degree or certificate.
- Be enrolled at least half-time. Audit, repeat and other non-credit classes do not apply.
- Half-time: 6 credits per term for undergraduates.
- Be making Satisfactory Academic Progress (<https://www.marquette.edu/central/financial-aid/policies/satisfactory-academic-progress.php>).
- Complete the Free Application for Federal Student Aid (FAFSA) at [studentaid.gov/fafsa](https://studentaid.gov/fafsa) (<https://studentaid.gov/h/apply-for-aid/fafsa/>).
- Demonstrate financial need, if applying for need-based aid.
- Not be in default on any loan or owe a refund on any grant made under Title IV or the Higher Education Act of 1965, as amended, at any institution.

## Application Procedures

The first step prospective students must take is to complete the Marquette University online application for admission. Students need to be formally admitted into the university before they can be considered for financial aid assistance. Students may apply for financial aid if they are currently enrolled or are applying for admission to Marquette University.

To apply for financial aid students must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA website is [studentaid.gov/fafsa](https://studentaid.gov/fafsa) (<https://studentaid.gov/h/apply-for-aid/fafsa/>) and Marquette's Title IV School code is 003863. It is important for students to file their FAFSA by February 15 in order to receive consideration of all types of financial aid. FAFSAs received February 1 or later for continuing students may result in a reduced financial aid offer. The student's Expected Family Contribution (EFC) is calculated from information provided on the FAFSA and is listed on the Student Aid Report (SAR). The EFC is an indicator of the family's financial strength and is used along with the Cost of Attendance (COA) (<https://www.marquette.edu/central/financial-aid/resources/undergraduate-cost-of-attendance.php>) to determine the student's eligibility for financial aid.

During the application process, students may be asked to verify the information reported on the FAFSA. Any aid offer is contingent upon completion of the verification process.

## Satisfactory Academic Progress Policy

Marquette University is required by federal regulations to apply qualitative and quantitative standards in measuring academic progress for financial aid purposes. The complete Satisfactory Academic Progress Policy can be found on the Marquette Central website (<https://www.marquette.edu/central/financial-aid/policies/satisfactory-academic-progress.php>).

## Office of Student Financial Aid - Available Programs

### Scholarship Assistance

#### Marquette University Scholarships

Marquette University scholarships are funded through gifts and endowments provided by private donors in addition to funds set aside by the university. All full-time applicants who will be receiving their first bachelor's degree are considered for the Père Marquette Scholarship. The Père Marquette Scholarship is awarded on a competitive basis and takes the entire application into consideration.

Marquette University also offers competitive scholarships, athletic scholarships and ROTC scholarships. For information about selection criteria, application procedures, deadlines and renewal requirements for all Marquette scholarships consult the Office of Undergraduate Admissions website (<http://www.marquette.edu/explore/scholarships.php>).

## Private Scholarship Opportunities

Information on Private Scholarship Opportunities can be found on the Marquette Central website (<https://www.marquette.edu/central/financial-aid/scholarships/private-scholarships.php>).

## Grant Assistance

A grant is a type of need-based financial aid that does not have to be repaid. Grants can be awarded from federal, state, institutional and private sources. Every student's application is reviewed for grant eligibility. All grant assistance is automatically accepted for students on CheckMarq. Additional information about grants can be found on the Marquette Central website (<https://www.marquette.edu/central/financial-aid/grants/>).

## Loan Assistance

A loan is a type of financial aid that has to be repaid upon graduation or when no longer enrolled in school on a full- or half-time basis (depending upon the terms of the individual loan program). A promissory note (legal agreement to repay) must be signed before a loan is disbursed. The promissory note contains detailed information about terms, responsibilities and repayment of the loan. There are no penalties for prepaying principal or interest in any student loan program. Federal regulations require all first-time Federal Direct Loan borrowers to participate in loan entrance counseling before disbursement of the loan.

## Federal Loan Programs

The principal loan programs administered by Marquette for undergraduate students are the Federal Direct Subsidized and Unsubsidized Loans, the Federal Direct PLUS loan, and the Federal Nursing Loan.

Additional information about loans can be found on the Marquette Central website (<https://www.marquette.edu/central/financial-aid/loans/undergraduate-types.php>).

## Truth in Lending Act Disclosures

Students borrowing any non-federal loans (e.g., institutional or private loans) must sign and acknowledge disclosure forms acknowledging the specific terms of each loan and stating that the student is aware of the lower cost federal loan alternatives. The disclosure forms are sent out by the lending institution when appropriate. Each disclosure form clearly states what steps the student must take next and in what time frame those steps must be made.

## Private Alternative Loans

Alternative loans are non-federal **educational** loans available from a variety of national lending institutions. Minimums and maximums vary for these loan programs, but all require a satisfactory credit history. Alternative Loan Lender Information (<https://www.marquette.edu/central/financial-aid/loans/undergraduate-alternative.php>) provides links to a comprehensive, historical listing of all lenders that Marquette University students have used in the past five years. This is in no way exclusive or exhaustive of all existing lenders, and students are not required to select from these lists. The Office of Student Financial Aid honors requests to certify other alternative **educational** loans that do not appear on these listings.

## Student Employment Assistance

The primary function of Student Employment Services (<https://www.marquette.edu/central/financial-aid/student-employment/>), located within the Office of Student Financial Aid, is to assist students in securing employment on campus or off campus with businesses in the area. Many students help finance their education through part-time employment.

Marquette lists part-time on and off campus positions on the web-based job posting site, JobX (<https://marquette.studentemployment.ngwebsolutions.com/>).

Students wishing to work must comply with the Immigration Reform and Control Act of 1986. This means that **new** student employees need to complete an I-9 form with Marquette Central on their first day of employment. Students must provide original documents (i.e., Social Security card and driver's license or U.S. Passport); copies or faxes of documents are **not** acceptable. Be sure to check the last page of the I-9 form for a list of acceptable documents to complete the I-9 process. Students may view the I-9 requirements on the Marquette Central website (<https://www.marquette.edu/central/financial-aid/student-employment/i9.php>). Contact Student Employment at [studentemployment@marquette.edu](mailto:studentemployment@marquette.edu) with questions.

## Additional Information

For more information please visit the 2023-24 Award Information Guide (<https://www.marquette.edu/central/financial-aid/resources/award-information/award-information-2023-2024.php>) and the Marquette Central website (<https://www.marquette.edu/central/financial-aid/>). Contact us with questions at [marquettecentral@marquette.edu](mailto:marquettecentral@marquette.edu), (414) 288-4000, or visit Zilber Hall, Suite 121. When contacting Marquette Central provide students' Marquette

University ID (MUID) number and four-digit Marquette Central Access Number (MCAN) (<https://www.marquette.edu/central/access-number.php>). Marquette Central's office hours are 8:00 a.m. to 4:30 p.m. Monday through Friday CST.

## General Information

Both institutional (merit-based) and Federal Title IV funds are available to graduate students at Marquette University. The Graduate School offers and administers institutional aid such as university-funded teaching assistantships, research assistantships, graduate assistantships, tuition scholarships and a variety of fellowships. The Office of Student Financial Aid, located in Marquette Central (<https://www.marquette.edu/central/>), offers and administers Federal Title IV funds and on- and off-campus employment opportunities.

Students may opt to pay for their studies in a variety of ways. In addition to merit- and need-based aid, they may use their personal funds, sign up for the monthly payment plan offered by Marquette Central, receive assistantships funded by faculty grants, or apply for outside scholarships and fellowships. A variety of funding options are listed and regularly updated in the financial aid section (<https://www.marquette.edu/grad/financial-aid.php>) of the Graduate School website.

## Resolution of the Council of Graduate Schools in the United States

Marquette University is a signatory to the CGS resolution ([https://cgsnet.org/wp-content/uploads/2022/04/CGS\\_April15\\_Resolution\\_Apr22.pdf](https://cgsnet.org/wp-content/uploads/2022/04/CGS_April15_Resolution_Apr22.pdf)). The resolution states that acceptance of an offer of financial support (such as a graduate scholarship, fellowship, traineeship or assistantship) for the next academic year by a prospective or enrolled graduate student completes an agreement that both student and Graduate School expect to honor. When students accept an offer before April 15 and subsequently desire to withdraw that acceptance, they may submit a written resignation of the appointment at any time through April 15. However, an acceptance given or left in force after April 15 commits the student to first inform the program that they are withdrawing or resigning from the offer of financial support that they previously had accepted. It is further agreed that institutions subscribing to the CGS resolution enclose a copy of the resolution with every scholarship, fellowship, traineeship and assistantship offer it sends prior to April 15.

## Merit-Based Competitive Financial Aid

Students applying for merit-based aid must:

- Be admitted to degree or certificate programs (exceptions are made for the Catholic Schools Personnel Scholarships and the Milwaukee Area Teachers Scholarships).
- Maintain 3.000 grade point averages (term and cumulative). Failure to do so may result in the withdrawal or discontinuation of their aid.

Awards are made on the basis of academic record and scholarly promise. Factors used in determining this aid include the applicants' transcripts, letters of recommendation, test scores and academic backgrounds. Financial need is not a factor.

Every recipient of financial aid offered by the Graduate School is notified of the rules and guidelines for Graduate School financial aid. The rules and guidelines for assistantships and scholarships are available online (<https://www.marquette.edu/grad/financial-aid.php>). These documents cover topics such as responding to the offer, reapplying for aid and handling involuntary termination procedures. Acceptance of the offer of financial aid implies knowledge of the rules and guidelines covering such aid, and aid recipients are held accountable for complying with those rules and guidelines.

## Assistantships <sup>1</sup>

Assistants work no more than twenty hours per week in their departments and receive stipends and full tuition scholarships. The Marquette University Graduate Assistant Handbook (<https://www.marquette.edu/grad/grad-assist-handbook.php>) contains important information pertaining to graduate assistantships that are offered by, or in conjunction with, the Marquette University Graduate School.

### Types of Assistantships

#### Graduate Teaching Assistantships

Graduate teaching assistants may serve as instructors of record, or assist faculty in teaching courses including functioning as discussion/laboratory section leaders or in providing other appropriate professional assistance including grading examinations, problem sets, and/or lab assignments, setting up displays for lectures and laboratory sections, and preparing or maintaining equipment used in laboratory sections.

#### Graduate Research Assistantships

Graduate research assistants are graduate students conducting academically significant research under the direction of a faculty member. Graduate research assistantships are awarded by departments with faculty engaged in research projects.

#### Graduate Assistantships

Graduate assistants are appointed for the primary purpose of assisting in classroom or laboratory instruction or in the conduct of research. Graduate assistants are included in this category when differentiating between instruction and research duties is difficult.

#### Graduate Service Assistantships

Graduate service assistants meet the definition of a graduate assistant except students are not appointed for the primary purpose of assisting in classroom or laboratory instruction or in the conduct of research. Graduate service assistant positions are awarded for the primary purpose of gaining

experience, practice or guidance that is significantly connected to the students' fields of study and career preparation. Graduate service assistants typically serve the university outside of an academic department and may provide service to off-campus organizations affiliated with the university. Trinity Fellows are included in this classification.

For more information about assistantships, go online to view the Marquette University Graduate Assistant Handbook (<https://www.marquette.edu/grad/grad-assist-handbook.php>).

<sup>1</sup> Programs that do not offer assistantships from the Graduate School include criminal justice and data analytics, physical therapy, physician assistant studies, sports and exercise analytics, occupational therapy, the biomedical sciences post-baccalaureate program, transfusion medicine and master's programs in Counselor Education and Counseling Psychology. Dental students must contact the associate dean for research and graduate studies at the School of Dentistry for award consideration.

## Scholarships <sup>2</sup>

Many programs offer scholarships to pay for tuition charges. Scholarships do not pay for prerequisites, audited courses or non-related degree program courses and fees. They do not pay for more than six thesis or twelve dissertation credits.

<sup>2</sup> Programs that typically do not offer scholarships include criminal justice and data analytics, sports and exercise analytics, transfusion medicine, master's programs in Counselor Education and Counseling Psychology and master's programs in the humanities (English, history, philosophy and theology). However, in rare instances where scholarship funding may become available to students in these programs, they will be notified of their eligibility. Dental students must contact the associate dean for research and graduate studies at the School of Dentistry for award consideration. Students in the graduate programs of physical therapy, physician assistant studies and occupational therapy are notified by their individual programs if they qualify for institutional aid. They will be contacted if application forms are required.

## Fellowships

A number of foundations, as well as the university, provide fellowships to Marquette graduate students. Fellowships may offer full or partial stipends or tuition scholarships. Fellowships do not have departmental work obligations, but outside employment is not allowed without the written permission of students' advisers and the Graduate School. Specific requirements of fellowships are included in award offer letters. Most fellowships require departmental nominations. See the Graduate School Financial Aid Resources website (<https://www.marquette.edu/grad/financial-aid.php>) for a listing of fellowships and application and nomination requirements.

## Application Procedures

**New applicants for admission** apply for financial aid on the application for admission (<https://graduate.admissions.marquette.edu/apply/>), and submit all admission materials by the application deadline (see below). Applicants for the Catholic Schools Personnel Scholarship must download, complete and submit the application, available online (<https://www.marquette.edu/grad/documents/cspsa-brochure-2016.pdf>).

**Admitted or continuing students** apply for financial aid on CheckMarq by the application deadline (see below). Instructions (<https://www.marquette.edu/grad/forms-financial-aid-admitted.php>) are available online.

## Application Deadlines

For priority consideration, applications are due by the end of the day on the following dates.

Session	Dates
Fall Term	Feb. 15
Spring Term	Nov. 15
Summer Term	April 15

Some programs may have deadlines for fall admission that are earlier than the financial aid application deadlines. New applicants for financial aid in those programs must adhere to the earlier department deadlines that are listed in the specific program sections of this bulletin.

## Employees and Individuals Eligible for Tuition Remission

Marquette University employees and their family members, and certain non-employees, who receive tuition benefits (such as faculty remission, employee remission, spousal remission, dependent/child remission or non-employee remission) are not eligible to receive Graduate School-funded tuition scholarships in addition to their remission benefits. However, they can apply for and receive graduate assistantships if they decline their remission benefits, and meet all assistantship eligibility requirements as stated in the Marquette University Graduate Assistant Handbook (<https://www.marquette.edu/grad/grad-assist-handbook.php>).

## Federal Loan Programs

### General Information

The principal loan programs administered by Marquette for Dental students are the Federal Direct Unsubsidized Loan, the Federal Direct Grad PLUS Loan and Health Professions Student Loan (HPSL).

Additional information about loans can be found on the Marquette Central website (<https://www.marquette.edu/central/financial-aid/loans/graduate-types.php>).

### Health Professions Student Loan (HPSL)

This loan is awarded based on available funding, verified parent data from the FAFSA and demonstrated financial need. Recipients must be enrolled full-time in the dental program and must not be in default on a federal education loan or owe an over payment on a federal education grant. The interest rate is fixed at 5 percent. No interest accrues while the student is enrolled at least half-time. The amount of your loan is credited directly to your student account.

Information about the Health Professions Student Loan (HPSL) can be found in the 2022-23 Award Information Guide (<https://www.marquette.edu/central/financial-aid/resources/award-information/award-information-2023-2024.php>).

## Advanced Dental Specialists Graduate Residency Endowed Scholarship Fund

### Who is Eligible

- Residents in the Endodontics Graduate Residency Program
- Residents displaying the attributes of a professional capable of entering a dental group practice specifically including teamwork skills, clinical excellence and leadership

### Amounts and How Selected

MUSOD is responsible for the final selection of the scholarship recipient based on input from the graduate residency program directors and faculty. Two scholarships are awarded annually.

### How to Apply and Deadline

Awarded as part of continuing student scholarship program. No application necessary. The Associate Dean for Graduate Studies in the School of Dentistry notifies eligible students after July 1.

## American Indian Graduate Fellowship Program

### Who is Eligible

- Enrolled full-time in the School of Dentistry,
- Certified as Indian by tribe.
- Must show financial need
- Must be in post-baccalaureate program for medicine and related fields.

### Amounts and How Selected

Federal government funds program selects eligible students and determines amount of each student's scholarship.

### How to Apply and Deadline

- File the FAFSA.
- Contact AIGC at aigcs. (<https://www.aigcs.org/scholarships-fellowships/org>) (<https://www.aigcs.org/scholarships-fellowships/>) or (505) 881-4584 to request application directly. Deadline is June 1.

## Indian Health Service Scholarship (IHS)

### Who is Eligible

Full-time students certified as Indian.

### Amounts and How Selected

Tuition, fees, books, instruments, monthly stipend.

## How to Apply and Deadline

- File the FAFSA.
- Go to [ihs.gov/scholarship \(https://www.ihs.gov/scholarship/scholarships/\)](https://www.ihs.gov/scholarship/scholarships/) to apply.
- Deadline is late March or early April for upcoming year.

## Marquette University School of Dentistry Scholarship

### Who is Eligible

Incoming freshman and current students in the School of Dentistry.

### Amounts and How Selected

Amount varies. Awards based on:

- Academic performance.
- Financial need.

## How to Apply and Deadline

- File the FAFSA.

## Minority Student Scholarship Fund

### Who is Eligible

Incoming dental students after first term of first year of Dental School.

### Amounts and How Selected

Amount varies dependent upon funds available. Renewable for four years based on high academic achievement.

## How to Apply and Deadline

- File the FAFSA.

## Health Professions Scholarship Program (Military)

- Check with Student Services for specific requirements.

## National Health Service Corps Scholarship (NHSC)

### Who is Eligible

Preference given to students who meet economic disadvantaged criteria.

### Amounts and How Selected

Tuition, fees, books, instruments, monthly stipend.

## How to Apply and Deadline

- File the FAFSA.
- Go to <http://nhsc.hrsa.gov/scholarships/> to apply.
- Deadline is late March or early April for upcoming year.

## Preferred Dentistry Endowed Scholarship

### Who is Eligible

Full-time dental students

### Amounts and How Selected

Amount varies dependent upon funds available. Award may be renewed based on academic performance.

## How to Apply and Deadline

Awarded as part of continuing student scholarship program. No application necessary. The director of student services in the School of Dentistry notifies eligible students after July 1.

## Scholarships, Grants, or Loans for Disadvantaged Students

### Who is Eligible

Full-time dental students.

### Amounts and How Selected

Amount varies.

### How to Apply and Deadline

- File the FAFSA. Parents' and student's sections must be completed. Parents' data must be included even though the student is financially independent of parents.
- Must provide copies of parents' and student's tax data.

**Note:** Funding may not be available from year to year.

## Scholarships - Donor/Private

### Scholarship List

**This scholarship list is subject to change. Check with Student Services for the most updated scholarship information.**

William and Charlotte Arnold Endowed Scholarship

Dr. Daniel H. Cook and Nancy Becher Cook Scholarship

Dr. Paul and Mrs. Poppy Copoulos Scholarship

Ruth Larson Crowley Memorial Scholarship

Lee T. De Graf Dental School Scholarship

Dr. Thomas A. and Lois C. Dean Scholarship

Dr. James DeCremer/Dental Health Associates Scholarship

Delta Dental Plan of Wisconsin Scholars Program

Dr. Arthur D. Del-Zio Memorial Endowed Scholarship

Dr. & Mrs. George W. Dennert Scholarship in Dentistry

Dr. Dorothy DeRose Scholarship

Dr. J. Michael and Mary Doyle Dental Scholarship

Robert H. Eckstein Jr. DDS Memorial Scholarship

Dr. Leon J. English Scholarship

Dr. H. John Eschen Scholarship

Earl A. and Elaine M. Fetting Scholarship

Forward Dental Scholarship Fund

Dr. Calvin Gander Endowed Dental Scholarship

General Dental Endowed Scholarship

Dr. John A. Goeckerman Scholarship

John F. Goggins Family Scholarship

Dr. Robert and Harriet Gordon Endowed Scholarship Fund in Dentistry  
Lena Zwaska Groth Endowed Scholarship  
Dr. James L. Gutmann Family Scholarship  
Dr. Elizabeth Hackock Class of 2007 Scholarship  
Drs. Michael L. Hanneman & Karen L. Dustrude Scholarship  
Ignatian Promise Scholarship Fund Dental Scholarship  
Dr. Alan Kleinman Scholarship  
Dr. John E. and Lucille O. Koss Memorial Dental Research Scholarship Fund  
Dr. William C. Levihn Scholarship  
Sr. Gloria List DDS Endowed Scholarship  
Dr. William K. Lobb Endowed Scholarship in Dentistry  
Leslie G. Matthews and Cecile C. Matthews Scholarship Fund  
Fr. William McEvoy, SJ Fund  
Dr. Howard D. Mertz Scholarship in Dentistry  
Midwest Dental Scholarship Fund\_Current Use  
Midwest Dental Endowed Scholarship  
Dorothy Mikolaizyk Scholarship  
Mary M. Zoepfel Morton Scholarship Fund  
Dental School Scholarship  
Delbert P. Nachazel Family Scholarship Fund  
C. L. M. Park Foundation, Inc. Scholarship Fund  
Leo D. Pinsky Dental Memorial  
Frederick C. Prehn DDS Scholarship Fund  
Professional Management Scholarship Fund Scholarship  
Arthur C. Reuter Family Endowed Dental Scholarship  
Dr. Robert Schaenzer Memorial Scholarship  
School of Dentistry Class of '57 Endowed Scholarship  
School of Dentistry Class of 1968 Scholarship Fund/Dr. Curtis Menard  
School of Dentistry Class of 1970 Memorial Scholarship  
School of Dentistry Class of '71 Scholarship  
Dr. Ray M. Schweiger Memorial Scholarship  
Dr. A. H. Tennessen Memorial Scholarship  
Dr. Richard. G. Walser Scholarship in Dentistry  
Dr. Benjamin Walsh Scholarship in Dentistry and Law  
Toby and Bernard Weiser Endowed Scholarship  
Dr. & Mrs. Albert H. Weisfeld Scholarship in Dentistry



Welch Family Scholarship Dentistry Fund

Andrew Roman Wielgus Memorial Marquette University School of Dentistry Endowed Scholarship

Daniel J. Wielgus Memorial Scholarship

Dr. Dannel V. Wielgus Dental Endowed Scholarship

Evelyn Wielgus Memorial Marquette University School of Dentistry Endowed Scholarship

Helen Wielgus Marquette University School of Dentistry Scholarship

Jean S. Wielgus MUSoD Endowed Scholarship

Robert J. Wielgus MUSOD Endowed Scholarship

Dr. David and Sharon Winkler Endowed Scholarship

George C. Wussow Scholarship

Dr. Charles L. Ziegler Endowed Scholarship