

# Student Financial Aid

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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 his/her family. The Office of Student Financial Aid at Marquette University attempts to help bridge the gap between the costs of attending the university and the ability of a student and his/her family to meet those costs.

A student's financial aid award may include one or a combination of scholarships, assistantships, or student loans to help meet the costs of a graduate or professional program. Scholarships and assistantships are awarded by each school or program (dental, law, health sciences or graduate). Questions concerning scholarships and assistantships should be directed to the admissions or dean's office of the school or program in which you plan to enroll.

The most current and accurate information can be obtained by visiting the Marquette Central website (<http://www.marquette.edu/mucentral/financialaid/index.shtml>). Marquette Central 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 federal 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 registered with Selective Service (<https://www.sss.gov/default.htm>), if required.
- 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: 4 credits per term for Graduate; 6 credits per term for Dental, Law, and Health Sciences.
- Be making Satisfactory Academic Progress ([http://www.marquette.edu/mucentral/financialaid/resources\\_elig\\_standards.shtml](http://www.marquette.edu/mucentral/financialaid/resources_elig_standards.shtml)).
- Complete the Free Application for Federal Student Aid (FAFSA) at <https://fafsa.gov/>.
- 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 of the Higher Education Act of 1965, as amended, at any institution.

## Application Procedures

The first step a prospective student must take is to complete the Marquette University online application for admission. A student needs to be formally admitted into the university before they will 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 a student must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA website is <https://fafsa.gov/> and Marquette's Title IV School code is 003863. It is important for a student to file their FAFSA between October 1 and January 15 in order to receive consideration of all types of financial aid. FAFSAs received February 1 or later for continuing students will result in a reduced financial aid award. 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) to determine a 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 will be contingent upon completion of the verification process.

## Satisfactory Academic Progress Policy

Marquette University is required by federal regulation 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 Office of Student Financial Aid website ([http://www.marquette.edu/mucentral/financialaid/resources\\_elig\\_standards.shtml](http://www.marquette.edu/mucentral/financialaid/resources_elig_standards.shtml)).

## Office of Student Financial Aid - Available Programs

### Scholarship Assistance - Private Scholarship Opportunities

Information on Private Scholarship Opportunities can be found on the Office of Student Financial Aid website ([http://www.marquette.edu/mucentral/financialaid/resources\\_pvt\\_scholar.shtml](http://www.marquette.edu/mucentral/financialaid/resources_pvt_scholar.shtml)).

### 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 will be 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 counseling before disbursement of the loan.

## Federal Loan Programs

The principal loan programs administered by Marquette for Health Sciences Professional students are the Federal Direct Unsubsidized Loan and the Federal Direct Grad PLUS Loan.

Additional information about loans can be found on the Office of Student Financial Aid website ([http://www.marquette.edu/mucentral/financialaid/grad\\_loans\\_types.shtml](http://www.marquette.edu/mucentral/financialaid/grad_loans_types.shtml)).

## 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 lower cost Federal loan alternatives. The disclosure forms will be sent out by the lending institution when appropriate. Each disclosure form clearly states what steps the students must take next and in what timeframe 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. The Alternative Loan Lender Chart ([http://www.marquette.edu/mucentral/financialaid/ugrad\\_loans\\_alt.shtml](http://www.marquette.edu/mucentral/financialaid/ugrad_loans_alt.shtml)) provides an alphabetical list of all lenders that Marquette students have used in the past five years. This is in no way exclusive or exhaustive of all existing lenders. The Office of Student Financial Aid will honor requests to certify other alternative **educational** loans that do not appear on this chart.

## Student Employment Assistance

The primary function of Student Employment Services, located within the Office of Student Financial Aid, is to assist students in securing employment on campus or off campus within 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, JobConnection (<https://jobconnection.mu.edu/interfase.htm>).

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 the Office of Student Employment on their first day of employment. Students must provide original documentation (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. Student may view the I-9 requirements on the Student Employment Services website ([http://www.marquette.edu/mucentral/financialaid/ses\\_i9.shtml](http://www.marquette.edu/mucentral/financialaid/ses_i9.shtml)). Contact Student Employment at [studentemployment@marquette.edu](mailto:studentemployment@marquette.edu) with questions.

## For more information

For more information please visit our Marquette Central website (<http://www.marquette.edu/mucentral/financialaid/index.shtml>). 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 please provide student's Marquette University ID (MUID) and four-digit Marquette Central Access Number (MCAN) (<http://www.marquette.edu/mucentral/mcan.shtml>). Marquette Central's office hours are 8:00 a.m. to 4:30 p.m. Monday through Friday CST.