

Student Financial Aid

Financial aid is monetary assistance to help students meet the expenses of going to college. Financial aid is not intended to cover all of the student's expenses or to support a student's family. 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 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 (<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: 4 credits per term for Graduate; 6 credits per term for Dental, Law and Health Sciences.
- 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/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 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 American Dental Education Association AADSAS Application. 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 studentaid.gov/fafsa (<https://studentaid.gov/h/apply-for-aid/fafsa/>) 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 may 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.

Important Dates

The School of Dentistry accepts students on a rolling basis. Students should complete the FAFSA; see above Application Procedures. An award will be determined following dental admission once requested documents have been received and reviewed and awarding has begun for the new academic year.

Session	Dates
Oct. 1 (prior to enrollment)	Students are encouraged to file the FAFSA as soon after October 1 as possible
June 1	To ensure review of the application prior to receiving the bursar billing for fall term, all required documentation must be received by the Office of Student Financial Aid.
Nov. 1	Deadline for receipt of all forms in order to receive aid for the fall term only.

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 Marquette Central website (<https://www.marquette.edu/central/financial-aid/policies/satisfactory-academic-progress.php>).

Gift Assistance

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/). (<https://www.aigcs.org/scholarships-fellowships/>) or (505) 881-4584 to request application directly. Deadline is June 1.
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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.
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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.
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Health Professions Scholarship Program (Military)

- Check with Student Services for specific requirements.
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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.
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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

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. Zoeplel 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

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 master promissory note (legal agreement to repay) must be signed before a loan can 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 entrance counseling before disbursement of the loan.

Federal Loan Programs

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-2022-2023.php>).

Truth in Lending Act Disclosures

Students borrowing any non-federal loans (e.g., institutional, Title IX loans, 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 are sent out by the lending institution when appropriate. Each disclosure form clearly states what steps the students 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, 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, JobX (<https://marquette.studentemployment.ngwebsolutions.com/>).

Students wishing to work must comply with the Immigration Reform and Control Act of 1986. This means that the **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 with questions.

Federal work study may be included in the financial aid package, but many dental students find that their academic demands prohibit employment, especially during the first two years. If federal work study is included in the package, and the student is not interested in working, they can decline it. The optional loan amount can be increased by the amount of the declined federal work study.

Additional information

For more information please visit the 2022-23 Award Information Guide (<https://www.marquette.edu/central/financial-aid/resources/award-information/award-information-2022-2023.php>) or the Marquette Central website (<https://www.marquette.edu/central/financial-aid/>). Contact us with questions at 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) (<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.