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 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 award 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.
• 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 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/h/apply-for-aid/fafsa/) and Marquette's Title IV School code is 003863. It is important for students 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) (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 with questions.

**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) and the Marquette Central website (https://www.marquette.edu/central/financial-aid/). Contact us with questions at marquettedevelopment@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.