

## GIFT ASSISTANCE

<b>PROGRAM</b>	<b>WHO IS ELIGIBLE</b>	<b>AMOUNTS AND HOW SELECTED</b>	<b>HOW TO APPLY AND DEADLINES</b>
<b>Marquette University School of Dentistry Scholarship</b>	Incoming freshman students entering the School of Dentistry.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	1. File the FAFSA. 2. For more information contact the Office of Admissions in the School of Dentistry.
<b>Minority Student Scholarship Fund</b>	Incoming dental students after first semester of first year of Dental School.	Amount varies dependent upon funds available. Renewable for four years based on high academic achievement.	
<b>Benjamin Walsh Scholarship in Dentistry and Law</b>	Incoming freshman dental students demonstrating financial need. Awarded once every seven years. (Next award in 2010.)	Amount varies. Renewable for four years based on high academic achievement.	
<b>Dr. James L. Gutmann Family Scholarship</b>	Full-time dental students of Native-American descent.	Amount varies dependent upon funds available.	Awarded as part of continuing student scholarship program. No application necessary. The director of student services in the School of Dentistry will notify eligible students after July 1.
<b>Dr. Raymond &amp; Marcella Schweiger Endowed Scholarship in Dentistry Continuing Dental Scholarship Program</b>	Continuing full-time dental students.	Amount varies Awards based on: a. Academic performance. b. Financial need.	
<b>Dean John F. Goggins Scholarship</b>	Sophomore dental students demonstrating interest in	research. Amount varies dependent upon funds available.	
<b>Mary M. Zoepfel Morton Scholarship Fund</b>	Continuing full-time dental students.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	
<b>Dr. A.H. Tennessen Memorial Scholarship</b>	Students demonstrating exceptional financial need.	Amount varies.	
<b>Dr. &amp; Mrs. Albert H. Weisfeld Scholarship in Dentistry</b>	Full-time disadvantaged/ minority dental students. 3.00 G.P.A. and exceptional financial need.	Amount varies dependent upon funds available.	
<b>Dr. Richard G. Walser Scholarship in Dentistry</b>	Dental students demonstrating exceptional financial need.	Amount varies dependent upon funds available.	
<b>Dr. Robert Schaezner Memorial Scholarship Endowment Fund</b>	Full-time dental students showing academic achievement.	Amount varies dependent upon funds available.	
<b>Welch Family Scholarship in Dentistry Fund</b>	Full-time dental students.	Amount varies dependent upon funds available.	
<b>Dr. &amp; Mrs. George W. Dennert Scholarship in Dentistry</b>	Full-time dental students.	Amount varies dependent upon funds available.	
<b>Dr. Howard D. Mertz Scholarship in Dentistry</b>	Full-time dental students.	Amount varies dependent upon funds available.	
<b>Marion Park Deaver Scholarship Fund</b>	Full-time dental students.	Amount varies dependent upon funds available.	
<b>Leo D. Pinsky Dental Memorial Fund</b>	Full-time dental students.	Amount varies dependent upon funds available.	
<b>Dr. Robert H. Eckstein, Jr. Memorial Scholarship</b>	Full-time dental students demonstrating excellence in pain management.	Amount varies dependent upon funds available.	
<b>Dr. John E. &amp; Lucille O. Koss Memorial Dental Research Scholarship Fund</b>	Full-time dental students.	Amount varies dependent upon funds available.	
<b>Delbert P. Nachazel Family Scholarship Fund</b>	Full-time dental students.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	

## GIFT ASSISTANCE (continued)

<b>PROGRAM</b>	<b>WHO IS ELIGIBLE</b>	<b>AMOUNTS AND HOW SELECTED</b>	<b>HOW TO APPLY AND DEADLINES</b>
<b>Dr. Alan and Sharon Kleinman Scholarship Fund</b>	Non-resident demonstrating financial need. Preference given to transfer students and to students who demonstrate that they have overcome economic and/or social adversity.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	Awarded as part of continuing student scholarship program. No application necessary. The director of student services in the School of Dentistry will notify eligible students after July 1.
<b>Daniel and Nancy Cook Scholarship</b>	Full-time dental students.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	
<b>Leslie G. and Cecile C. Matthews Scholarship Fund</b>	Full-time dental students.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	
<b>Dr. Thomas A. and Lois C. Dean Scholarship Fund in Dentistry</b>	Full-time dental students.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	
<b>Northpark Dental Group Scholarship</b>	Full-time dental students.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	
<b>Dr. Dorothy DeRose Scholarship Fund</b>	Full-time fourth year female student interested in pediatric dentistry.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	
<b>James H. DeCremer Dental Health Associates Scholarship Fund</b>	Full-time dental students.	Amount varies. Awards based on: a. Academic performance. b. Financial need.	
<b>Dr. George C. Wussow Scholarship Fund</b>	Junior or senior student with demonstrated commitment to the study and practice of oral surgery.	Amount varies. Awards based on: a. Academic performance. b. Financial need. c. Recommended by oral surgery faculty.	
<b>Delta Dental Plan of Wisconsin Scholars Program</b>	Full-time dental students. Wisconsin residents with expressed interest in practicing in Wisconsin upon graduation.	Five \$4,000 awards per year per dental class. D1 – 3.6 G.P.A. at entry. D1, D2 and D3 students 3.2 G.P.A. Orientation toward the profession. Demonstrated community service and leadership ability.	
<b>Indian Fellowship Program</b>	1. Enrolled full-time in the School of Dentistry. 2. Certified as Indian by tribe. 3. Must show financial need. 4. Must be in post-baccalaureate program for medicine or related fields.	Federal government funds program, selects eligible students and determines amount of each student's fellowship.	1. File the FAFSA. 2. Contact MU financial aid office for agency address and phone number. Deadline date is typically in January. Contact financial aid office no later than early December for the upcoming award year.
<b>American Indian Graduate Fellowship Program</b>	1. Enrolled full-time in the School of Dentistry. 2. Certified as Indian by tribe. 3. Must show financial need. 4. Must be in post-baccalaureate program for medicine and related fields.	Federal government funds program, selects eligible students and determines amount of each student's scholarship.	1. File the FAFSA. 2. Contact MU financial aid office for agency address and phone number. Request application directly. Deadline is June 1.

## GIFT ASSISTANCE (continued)

PROGRAM	WHO IS ELIGIBLE	AMOUNTS AND HOW SELECTED	HOW TO APPLY AND DEADLINES
<b>Exceptional Financial Need Scholarship (EFN)</b>	Dental students with exceptional financial need.	Varies.	<ol style="list-style-type: none"> <li>1. 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.</li> <li>2. Must provide copies of parents' and student's tax returns.</li> </ol> <p><b>NOTE:</b> Funding may not be available from year to year.</p>
<b>National Health Service Corps Scholarship</b>	Preference given to former EFN recipients.	Tuition, fees, books, instruments, monthly stipend.	For information and application materials contact School of Dentistry Office of Multicultural Affairs or Office of Student Services. Application usually due in March.
<b>Scholarships, Grants, or Loans for Disadvantaged Students</b>	Full-time dental students.	Varies.	<ol style="list-style-type: none"> <li>1. 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.</li> <li>2. Must provide copies of parents' and student's tax returns.</li> </ol> <p><b>NOTE:</b> Funding may not be available from year to year.</p>
<b>Indian Health Service Scholarship</b>	Full-time students certified as Indian.	Tuition, fees, books, instruments, monthly stipend.	Contact MU financial aid office for application materials. Application deadline is in April.

## EMPLOYMENT ASSISTANCE

PROGRAM	WHO IS ELIGIBLE	AMOUNTS AND HOW SELECTED	ADDITIONAL INFORMATION	APPLICATION PROCESS
Student Work Opportunity (SWO) on and off campus jobs	Must show proof of identity and eligibility to work in U.S. (original birth certificate, social security card or U.S. passport)	Wages are provided entirely by the employer. No restrictions on amount earned.	Jobs are available off campus (JLD). Job referrals provided by Student Employment Services. Rate of pay depends on nature of job, your skills, and experience. All positions pay at least minimum wage. Can work up to 20 hours per week while classes are in session, and up to 40 hours per week while classes are not in session.	Visit CheckMarq to link to Job Connection or visit the Student Employment website at <a href="http://www.marquette.edu/financialaid/ses/">www.marquette.edu/financialaid/ses/</a> .

\* Many dental students find that their academic demands prohibit employment, especially during the first two years. Therefore, employment programs are generally not awarded to dental students as part of their financial aid package. Students interested in employment should contact Student Employment Services.

## LOAN ASSISTANCE

<b>PROGRAM</b>	<b>WHO IS ELIGIBLE</b>	<b>AMOUNTS AND HOW SELECTED</b>	<b>TERMS</b>	<b>HOW TO APPLY AND DEADLINES</b>
<b>Health Professional Loan (HPL)</b>	<ol style="list-style-type: none"> <li>1. Full-time D.D.S. student.</li> <li>2. Not in default on prior loan.</li> <li>3. Must show financial need based on student and parents' resources, regardless of dependency status.</li> <li>4. Must be a U.S. citizen or eligible non-citizen .</li> <li>5. Making satisfactory progress toward a</li> </ol>	<p>degree.</p> <p>Amount varies depending on available funding. Current maximum of \$50,000 per academic year. Federal government provides funds and Marquette selects eligible students and determines</p>	<p>award amounts.</p> <p>Interest is a fixed rate of five percent per year. No payment due and no interest accrues while the student is in school. Interest accrues and repayment begins one year after last date of full-time</p>	<p>enrollment.</p> <ol style="list-style-type: none"> <li>1. File the Free Application for Federal Student Aid prior to May 1 for priority consideration.. Parents' and student's sections and signatures must be completed regardless of dependency status.</li> <li>2. Accept loan through CheckMarq Self-serve.</li> <li>3. When notified, and as instructed, complete Master Promissory Note by accessing</li> </ol>
<b>Federal Direct Stafford Loan (Subsidized)</b>	<ol style="list-style-type: none"> <li>1. Enrolled at least half-time.</li> <li>2. Not in default on previous loan.</li> <li>3. Must show financial need.</li> <li>4. Must be U.S. citizen or eligible non-citizen.</li> <li>5. Making satisfactory progress toward a degree.</li> </ol>	<p>Dental students can borrow up to \$8,500 per academic year. The exact amount will vary depending upon financial need.</p>	<p>Interest rates for new borrowers is variable, set annually. The rate equals the rate on 91 day T-bills + 1.7 percent., capped at 8.25 percent. No payments are due and no interest accrues while enrolled at least half-time. Interest accrues and repayment begins six months after the last date of half-time enrollment. An origination fee is deducted from the loan proceeds when the loan is disbursed. Maximum standard repayment period is 10 years. Other repayment options available.</p>	<ol style="list-style-type: none"> <li>1. File the FAFSA.</li> <li>2. Accept loan through CheckMarq Self-serve.</li> <li>3. When notified, and as instructed, complete Master Promissory Note by accessing CheckMarq.</li> </ol>
<b>Federal Direct Stafford Loan (Unsubsidized)</b>	<ol style="list-style-type: none"> <li>1. Enrolled at least half-time.</li> <li>2. Not in default on a previous student loan.</li> <li>3. U.S. citizen or eligible non-citizen.</li> <li>4. Maintaining satisfactory academic progress.</li> </ol>	<p>Loan limits are calculated in combination with any amounts borrowed under the Subsidized Stafford Loan. Annual combined limit cannot exceed \$45,167.</p>	<p>Same as Subsidized Stafford except interest accrues to student while in school. Student may choose to make quarterly interest payments, or have the interest deferred and capitalized prior to repayment.</p>	
<b>Federal Perkins Loan</b>	<ol style="list-style-type: none"> <li>1. Enrolled at least half-time.</li> <li>2. Not in default on previous loan.</li> <li>3. Must show financial need.</li> <li>4. Must be U.S. citizen or eligible non-citizen.</li> <li>5. Making satisfactory progress toward a degree.</li> </ol>	<p>Availability and award amount varies depending on funding. Current maximum of \$5,000.</p>	<p>Interest is a fixed rate of 5 percent per year. No payments are due and no interest accrues while student is in school. Interest accrues and repayment begins nine months after the last date of enrollment.</p>	
<b>Robert Wood Johnson Loan Fund</b>	<ol style="list-style-type: none"> <li>1. First year minority and/or women students (African-American, Mexican-American, mainland Puerto Rican, and Native American) enrolled in the School of Dentistry.</li> <li>2. Must show financial need.</li> </ol>	<p>Can borrow up to \$2,000 per year. Renewable for sophomore year. Awards are made as funds become available.</p>	<p>Interest rate is three percent. Repayment begins 12 months after graduation. Maximum repayment period is 10 years.</p>	<ol style="list-style-type: none"> <li>1. File the FAFSA .</li> <li>2. For more information, contact the director of student services at the School of Dentistry.</li> </ol>

## LOAN ASSISTANCE (continued)

PROGRAM	WHO IS ELIGIBLE	AMOUNTS	TERMS	HOW TO APPLY AND DEADLINES
Private Alternative Loans — for a complete listing and application links go to: <a href="http://www.marquette.edu/financialaid/resources/index.shtml">www.marquette.edu/financialaid/resources/index.shtml</a>				
<b>Alternative Deal Dental Education Assistance Loan Key Bank</b>	<ol style="list-style-type: none"> <li>1. Full-time D.D.S. students.</li> <li>2. Must be a US citizen or eligible non-citizen. (Non-citizen must have a US citizen as co-signer.)</li> <li>3. Enrolled members of ADEA and ASDA.</li> <li>4. Students must have satisfactory credit histories To receive a credit report, contact TRW, Trans Union, and/or Equifax Services. TRW will provide a copy of your credit history without charge. Credit reports may vary among</li> </ol>	agencies. Cost of education less other aid with a \$500	minimum. Variable in-school interest rate adjusted quarterly to the US LIBOR + 2.65 percent. Rate during repayment is LIBOR + 2.75 percent to 3.50 percent depending on repayment plan. Repayment begins 9 months after graduation	with up to 25 years to repay. <ol style="list-style-type: none"> <li>1. File the FAFSA.</li> <li>2. Complete online application at <a href="http://www.key.com/grad">www.key.com/grad</a>.</li> </ol>
<b>Dental Access Loan — The Access Group</b>	<ol style="list-style-type: none"> <li>1. Dental students enrolled at least half-time.</li> <li>2. U.S. citizen, national, or eligible non-citizen.</li> <li>3. Students with satisfactory credit history.</li> </ol>	Cost of education less other aid with a \$1,000 minimum.	Variable quarterly in-school interest rate of LIBOR + an index determined quarterly. Interest accrues from date of first disbursement. Interest will be capitalized once at repayment. Repayment begins 9 months after graduation. Repayment term is 20 years. No loan fees at disbursement. Fees of 0%, 3% or 6% assessed at repayment depending on credit history.	<ol style="list-style-type: none"> <li>1. File the FAFSA.</li> <li>2 Complete Dental Access application available at <a href="http://www.accessgroup.org">www.accessgroup.org</a>.</li> </ol>
<b>CitiAssist Loan — CitiBank</b>	<ol style="list-style-type: none"> <li>1. U.S. citizen, permanent resident, or international student with a U.S. citizen or permanent resident co-signer.</li> <li>2. Students with satisfactory credit history.</li> </ol>	Cost of education less other aid.	Variable quarterly in-school rate of of prime +0.25%. Interest accrues from date of first disbursement. Interest will be capitalized once at repayment. Repayment begins 6 months after graduation. Repayment term is 25 years. No loan fees at anytime.	<ol style="list-style-type: none"> <li>1. File the FAFSA.</li> <li>2 Complete CitiAssist Medical/Dental Loan Application available at <a href="http://www.studentloan.com">www.studentloan.com</a>.</li> </ol>

Various other institutional loans are available on an emergency basis from the School of Dentistry. These include the Kellogg Foundation Loan Fund, Dental Student Loan Fund of Women's Auxiliary to the Greater Milwaukee Dental Association, Marquette University Dental Alumni Loan Fund, EPIC Foundation, O.M. Dresen Memorial Loan Fund, International College of Dentists Student Loan Fund, American Dental Association Fund for Dental Education Student Loan Fund, The William McEvoy, S.J., Memorial Loan Fund, The Joyce Mary Cousineau Memorial Loan Fund, Dr. Paul C. and Poppy Copoulos Scholastic Loan Fund, Dr. Francis R. Kubick Memorial Loan Fund, and the Marquette University School of Dentistry Memorial Fund. For the particulars on these loan funds, contact the director of student services in the School of Dentistry.