



Step-by-Step Guide to

Applying for

Student Financial Aid Online



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Student Financial Aid

Contact information

Phone: **(414) 288-7390**

Fax: **(414) 288-1718**

E-mail: **financialaid@marquette.edu**

Address: Office of Student Financial Aid

Marquette University

707 Building, Fifth floor

P.O. Box 1881

Milwaukee, WI 53201-1881



Step-by-step guide to applying for student financial aid online

We know the financial aid process can seem daunting and even intimidating. That's why we've designed this step-by-step guide to assist you.

The entire financial aid process is completed online. To do this, you'll need access to CheckMarq and your eMarq e-mail account. If you have misplaced your access letter or have trouble accessing CheckMarq, please contact Marquette's IT help desk at **(414) 288-7799**.

If you have questions about applying for student financial aid, please call the Office of Student Financial Aid at **(414) 288-7390**.



STEP 1

Apply for financial aid

Get organized

- You and a parent must each apply for a Department of Education personal identification number at www.pin.ed.gov. These will serve as your electronic signatures on your Free Application for Federal Student Aid and promissory notes.



Apply for a personal identification number at www.pin.ed.gov

- Names, dates of birth and Social Security numbers must be accurate. Use only the legal names that appear on your Social Security cards. Using nicknames or preferred names will cause significant delays.
- Dependent students must have a parent's signature on their FAFSA.

Per federal regulation, most undergraduate students under the age of 24 are considered dependent for financial aid purposes.

- Gather the 2008 federal tax information from you and your parents. It's good to file the FAFSA based upon a completed tax return. But **it is far better to file the FAFSA early with estimates than later with exact figures** because the Office of Student Financial Aid must receive the results of your processed FAFSA by **March 1**. If you won't have your taxes done by early February, **estimate**.



Submit the FAFSA

Complete your FAFSA at www.fafsa.ed.gov.

- A FAFSA Web worksheet is available to print and pre-fill all your data, so it's easier to complete the FAFSA online.
- Select the appropriate school year, **2009-10**.
- Complete all sections about you, your school plans and financial information.
- List **Marquette University**. Our school code is **003863**.
- Enter the **Department of Education PIN for you and your parent**. Your FAFSA will be rejected if one of these is missing.
- **Submit your FAFSA**.
- **Print a copy** for your records.



Complete your FAFSA at www.fafsa.ed.gov

FAFSA follow-up

- You will receive a **Student Aid Report** at the e-mail address supplied on your FAFSA or through the U.S. Postal Service if you did not provide a valid e-mail address.
- Read through the entire Student Aid Report, paying close attention to the “**what happens now?**” section, which pertains to completing or correcting your application.
- Your **Expected Family Contribution** is calculated from the information you provided on the FAFSA and is listed on your Student Aid Report.

The EFC is an indicator of the family’s financial strength and used in a calculation to determine financial need. Financial need and EFC determine a student’s financial aid eligibility. Limited funding may mean some students experience unmet need.

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STEP 2

Financial aid under review

- The process of awarding financial aid to newly admitted undergraduate students begins as early as mid-March. Awarding to continuing undergraduate students follows shortly after.
- If you have special or unusual circumstances you would like the Office of Student Financial Aid to consider, contact the office at financialaid@marquette.edu for a request for Consideration of Special Circumstances form. Do this **after** you receive your initial Marquette financial aid notification.



Access the Office of Financial Aid at www.marquette.edu/financialaid

NOTES

- A signed copy of your 2008 federal income tax return must accompany your completed special circumstances form.
- Submitting special circumstance documentation before receiving your initial Marquette Financial Aid Notification will significantly delay the process of determining your financial aid eligibility.
- Financial aid staff may e-mail you for clarification on information given on a special circumstance form. Be sure to check your eMarq account on a regular basis.

- **Your Student Aid Report may indicate that your FAFSA has been selected for verification.** If your FAFSA is selected, we will send you a Marquette Missing Information Letter indicating what is needed to complete your application. Required documents also will be listed on your to-do list in CheckMarq.



NOTES

- If you are a newly admitted student, your Missing Information Letter will be sent to your home address. If you are a continuing student, you will receive your letter at the campus address we have in your file for the academic year (August–May). After the academic year, Missing Information Letters will be sent to home addresses listed on CheckMarq.
- The required *verification worksheets* may be downloaded from the Office of Student Financial Aid's Web site: www.marquette.edu/financialaid

STEP 3

Award notification and accepting aid

- Once your aid has been awarded, you will receive a Marquette Financial Aid Notification that describes the procedure for logging onto CheckMarq and accepting or declining your aid.
- If you wish to reduce the amount of aid you have accepted, use the Administrative Request feature in CheckMarq.

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NOTES

- Financial Aid Notifications are mailed in the same manner as the Missing Information Letters outlined above.
- The Administrative Request system cannot respond to e-mail messages. If you have an issue or concern other than reducing an award amount, e-mail the Office of Student Financial Aid at financialaid@marquette.edu.

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STEP 4

Loans for students and parents

The next steps you take depend on which loans you've accepted.

Student Federal Direct Stafford Loans

If you are a first-time borrower at Marquette University and have accepted your Federal Direct Stafford Loan, you will need to sign the electronic **Master Promissory Note** online with your Department of Education PIN. After you receive notification in the mail that the eMPN is available, you can access your eMPN at www.dlenote.ed.gov.

- While enrolled at Marquette, you need only sign your eMPN once.

First-time Federal Direct Stafford Loan borrowers also are required to complete entrance counseling before loans disburse. You can access the entrance counseling site via www.marquette.edu/financialaid or www.dl.ed.gov.



Access your electric Master Promissory Note at dlenote.ed.gov

Student Federal Perkins Loan

After you accept your Federal Perkins Loan, Marquette's Student Loan Accounts Office will e-mail you instructions on how to sign your Master Promissory Note electronically at www.signmyloan.com. Be sure to check your eMarq account on a regular basis.



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- For your first year, you must provide references; view and accept the offer; view disclosures; and sign the Master Promissory Note.
- Each year after that, you must update your references; view and accept the new offer; and view disclosures.

Federal Direct Parent PLUS Loan

You are **not** able to accept the OPTIONAL loan amount listed on CheckMarq. Your parent must complete and submit a Parent PLUS Loan Request form in order to initiate the Parent PLUS Loan process. The request form must be completed and returned to our office for processing. Your parent may download a Parent PLUS Loan Request form at www.marquette.edu/financialaid. Click on the appropriate link next to undergraduate forms for the applicable aid year.

After the request form is processed and your parent has been informed of a positive credit decision, your parent will be mailed instructions explaining how to sign the Master Promissory Note using his or her Department of Education PIN. To access this Master Promissory Note, go to www.dlenote.ed.gov.

NOTES

Master Promissory Note.

- A parent borrower need only sign his or her Master Promissory Note once for each student enrolled at Marquette.
- The parent borrower listed on the Parent PLUS Loan Request form must have a Department of Education PIN in order to sign the Parent PLUS

STEP 5

Disbursement of funds

Aid disburse no earlier than 10 days before the start of each term.

Most financial aid will be divided in half and disbursed directly to your bursar account at the start of fall and spring terms.

All required documents must be received and processed before aid disburse to your account. These may include but are not limited to: federal tax returns, verification worksheets, entrance counseling and signed Master Promissory Notes.

A few final notes

- Remember: You must reapply for financial aid every year.
- The Office of Student Financial Aid must receive the results of your processed FAFSA by **March 1, 2009**. It could take up to four weeks for us to receive the results of your processed FAFSA. To meet this deadline, you must file your FAFSA in January or early February, using income estimates if necessary. Waiting until W-2s are received or tax returns are filed is not an acceptable reason for delaying FAFSA filing.
- Marquette grants and/or a Federal Supplemental Educational Opportunity Grant will not be renewed for those continuing students whose FAFSAs are processed and received after March 1.
- If you are required to submit additional documents, such as verification documents and/or supplemental information requests, or correct your Student Aid Report because it is rejected due to missing signature(s) or incorrect data (e.g., reporting your AGI=tax paid, etc.), you must comply with these requests within 45 days from the initial correspondence. If not, your aid will be reduced or eliminated.*
- For more information, go to www.marquette.edu/financialaid or e-mail the Office of Student Financial Aid at financialaid@marquette.edu.

* Filing a tax return extension with the IRS may not necessarily be a valid reason for non compliance with the 45-day rule. Marquette Grants and FSEOGs are limited. Marquette is not able to reserve funding for students/parents choosing to file a tax extension. If you plan to file an extension, please contact the financial aid office at (414) 288-7390 for more information.

10 helpful hints

for applying for financial aid

1. **Plan ahead:** Become familiar with procedures, priority dates and deadlines.
2. **Apply early:** The best time to file the FAFSA for maximum consideration is between Jan. 1 and early February. You do not need completed tax returns in order to file your FAFSA. It is better to file early with good estimates (based on W2s and year-end earnings statements) than to file late with exact figures. Financial aid is awarded on a first-come, first-served basis.
3. **Keep records:** Fill out forms carefully and keep copies for your records.
4. **Reply on time:** The financial assistance awarded to you has been temporarily reserved for you. Access CheckMarq to accept or decline your aid online. Failure to respond within 45 days from the initial follow-up may result in the cancellation of your award.
5. **Reapply every year:** Financial aid is not automatically renewed. You must file a FAFSA to be considered for financial aid each year. Check renewal requirements on all awards.
6. **Guest access:** CheckMarq allows guest access so others can view bursar and financial aid information. Students share the guest username/password with parents, guardians, spouses, etc., which gives them the ability to monitor financial aid and tuition balances. More information is available at www.marquette.edu/its/help/checkmarq/guest.shtml.
7. **Manage debt wisely:** We recommend that borrowing be limited to necessary educational expenses.
8. **Special circumstances:** If you have special or unusual circumstances that you would like the Office of Financial Aid to consider, contact us for a Request for Consideration of Special Circumstances form.
9. **Investigate:** What sources of financial aid are available from outside the university? Check with your employer, at the public library and on our Web site at www.marquette.edu/financialaid.
10. **Ask questions:** Contact the Office of Student Financial Aid with your questions or concerns at financialaid@marquette.edu or (414) 288-7390.

Office of Student Financial Aid
Marquette University
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P.O. Box 1881
Milwaukee, WI 53201-1881



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File your FAFSA by February 1, 2009
in order to meet the **March 1** deadline.
File your FAFSA @ www.fafsa.ed.gov