



# MARQUETTE CENTRAL

**Your primary source for student enrollment and financial services.**





# WELCOME

The mission of Marquette Central is to provide superior customer service to the Marquette community on behalf of the offices of the Registrar, Financial Aid and Bursar. We are committed to providing the tools and guidance needed for those seeking assistance in the management of academic records, financial aid and student account inquiries. With the combination of these three key areas in one physical location, we are able to provide efficient, timely and convenient service. Marquette Central strives to remove obstacles, allowing students to focus on their transformational education experience.

## ONLINE RESOURCES

### [marquette.edu/mucentral](http://marquette.edu/mucentral)

The Marquette Central website is an online resource for registrar, financial aid and bursar information. Key features include links to student forms, class schedules, student employment information, and important dates and reminders.



### [checkmarq.mu.edu](http://checkmarq.mu.edu)

CheckMarq is an online integrated student system available 24 hours a day, seven days a week. Information Technology Services provides a unique user name and password that allows students to register for classes, plan future terms, request transcripts, and view grades, registration appointment times, financial aid and bursar accounts. After logging into CheckMarq, click on Student Center. If help is needed with a student password, call ITS at (414) 288-7799 or email them at [helpdesk@marquette.edu](mailto:helpdesk@marquette.edu)\*

\* Students can reset their password at [reset.marquette.edu](http://reset.marquette.edu)

## Family Educational Rights and Privacy Act (FERPA)

This federal law protects the privacy of all student records at Marquette. Once enrolled in a class, no one may access student records without the student's permission, except:

- The student
- University personnel who require the information to do their job
- When the university is required by law or contractual obligation to do so

To learn more, visit [marquette.edu/mucentral/register/policy\\_ferpa.shtml](http://marquette.edu/mucentral/register/policy_ferpa.shtml).

## Guest Access

CheckMarq provides Guest Access so others can view grades, bursar and/or financial aid information and make payments. With the guest user name and password, individuals selected by the student, such as parents, guardians and spouses, are able to monitor the student's grades, financial aid, and/or tuition balances and payments.

- To grant access, the student should visit CheckMarq and click on the Guest Access Quick Link.
- If a guest email address is entered, the guest will receive notifications such as e-bill notices.
- Students can terminate Guest Access or change information guests can view at any time.
- Bursar account access allows guests to view the tuition balance, e-bill and links to pay via credit card or e-payment.
- Financial aid access allows guests to view aid offered and accepted. Guests can't accept or decline financial aid.
- Grade access allows guests to view midterm and final grades.



## Marquette Central Access Number (MCAN)

To comply with FERPA, students and their families must verify their identity when contacting Marquette Central for assistance.

The MCAN is a randomly generated four-digit number used in conjunction with the nine-digit Marquette ID number to help Marquette staff identify people authorized by students to access student information. (The MCAN is NOT associated with the online Guest Access process.)

- Students can find the MCAN by clicking on the MCAN Quick Link on the main CheckMarq page.
- A student may grant authorization for others to receive student record, financial aid and bursar information (excluding grades and schedules) by providing them with the MCAN and the MUID.
- The MCAN can be changed by the student in CheckMarq at any time.
- Students should be careful when disclosing their MCAN and/or MUID numbers to help protect personal information about their finances and academic records.

[emarq.marquette.edu](http://emarq.marquette.edu)



eMarq is the secure email system used by Marquette students, faculty and staff. It serves as an official means of communication for the university community. eMarq accounts are automatically created for Marquette applicants.

- A printed letter indicating the student user name and password is sent via U.S. mail after students apply to the university.
- To reset a password, please visit [reset.marquette.edu](http://reset.marquette.edu).
- The eMarq email address will always stay the same unless a student's legal name changes.
- Students are responsible for checking their eMarq account on a regular basis.

Please contact the ITS Help Desk at (414) 288-7799 or [helpdesk@marquette.edu](mailto:helpdesk@marquette.edu) for assistance.

# FINANCIAL AID NEXT STEPS

## Financial Aid Notification (FAN)

View initial and updated FANs in CheckMarq by clicking the View Financial Aid link in the Financial Aid Quick Link. A notification is emailed to the student's eMarq account when the most recent FAN is available in CheckMarq. A copy of the e-FAN may be printed from CheckMarq at any time.



## Missing Information Letters

Missing Information Letters are emailed to a student's eMarq account when the Office of Student Financial Aid requests additional information or documentation. Required documentation can also be viewed under the CheckMarq Student Center > To Do List.

## Accepting Financial Aid

Scholarships and grants are automatically accepted for students. Students must accept or decline offered loans and their work under the CheckMarq Student Center > Finances > View Financial Aid. Students who wish to reduce the amount of aid offered may make this request by selecting the Request Counselor Actions feature in CheckMarq.

Award	Category	Career	Offered	Accepted	Accept	Decline
Fed Perkins Loan (General)	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Stafford Loan	Loan	Undergraduate	5,100.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
OPTIONAL Loan (Parent-Student)	Loan	Undergraduate	12,401.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Unsub Stafford Loan	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Work Study/Continuing	Work/Study	Undergraduate	3,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>

Currency used is US Dollar.

Account Inquiry      Request Counselor Action      Counselor Information      View Award Notification  
 Return to All Year Selection      Entrance Interview Information

After a student accepts a loan, he or she must complete the following steps for the loan to disburse into the student's bursar account:

## Federal Stafford and Federal Unsubsidized Stafford Loans

1. *Complete the Master Promissory Note:* Beginning in June, students who have accepted the Federal Stafford and/or Unsubsidized Stafford Loans will receive notice via eMarq to complete the electronic Master Promissory Note at studentloans.gov. Students are required to electronically sign the eMPN using their Department of Education PIN (pin.ed.gov).
2. *Complete entrance counseling:* First-time borrowers are also required to complete entrance counseling before loans will pay to the student's bursar account. Loan entrance counseling gives further instruction and information about borrowing Stafford Loans. Complete entrance counseling at marquette.edu/mucentral/dlentrance.
3. *Funds disburse to bursar account:* After the Office of Student Financial Aid receives notification that the eMPN and entrance counseling are complete, the loan will be credited to the student's bursar account no earlier than 10 days before the start of each term.

## Federal Perkins Loan

*Accept and sign loan:* Beginning in June, students who have accepted the Federal Perkins Loan will receive an email request to complete the Perkins Master Promissory Note at signmyloan.com. This email will contain a link to generate the personal identification number needed to access loan information.

## Optional Federal Direct Parent Plus Loan/Alternative Loan

The OPTIONAL Parent-Student Loan cannot be accepted in CheckMarq. To apply for an optional loan (either Parent PLUS Loan or a private alternative loan) follow these steps:

### Applying for Parent PLUS Loan

1. The parent borrower must complete and submit a Parent PLUS Loan Request Form. Download this form at marquette.edu/mucentral > Financial Aid Forms > Undergraduate Forms > 2011-12.

- The OPTIONAL Loan listed on the eFAN is the maximum loan the parent may request for the academic year. A parent borrower may request a lesser loan amount. Please note when applying for this loan that there is a 2.5 percent origination fee (4 percent fee with a 1.5 percent rebate when first 12 monthly payments are made on time) automatically deducted before each semester's disbursement.
- The completed form is submitted and processed. Once the parent has received notice of a positive credit decision, a letter will follow prompting the parent borrower to complete the electronic Master Promissory Note at [studentsloans.gov](http://studentsloans.gov). The parent borrower must sign the promissory note using the Department of Education PIN.

#### *Applying for an Alternative Loan*

- Visit [marquette.edu/mucentral](http://marquette.edu/mucentral) > Undergraduate Loans > Alternative Loan Options for more information. Alternative loans are non-federal educational loans available from a variety of national lending institutions. This option requires the borrower to have a satisfactory credit history and, in most cases, a credit-worthy co-signer. The amount listed on the eFAN is the maximum loan the student may request for the academic year. The student may request a lesser loan amount.

### **Federal Work-study or Marquette Student Employment**

Student employment allows students to work 10 to 20 hours per week to earn a biweekly paycheck. Pay rates vary. In late June, access JobConnection at [marquette.edu/mucentral](http://marquette.edu/mucentral) > Finding Student Jobs to begin looking for a job. Visit Student Employment Services at [marquette.edu/mucentral](http://marquette.edu/mucentral) at any time to research how to apply for a job and learn about required forms and documentation. Please note that the student employment award is not applied to the student's bursar account.

### **Verification**

When the federal processor selects a student's 2011–12 financial aid application for verification, the accuracy of the FAFSA information must be confirmed before financial aid can be paid.

There are four ways students are notified when the FAFSA has been selected for verification:

- Review the comment section of the Student Aid Report (SAR) received from the federal processor once the FAFSA has been processed.
- An electronic Missing Information Letter will be sent to the student's eMarq account.
- The request for documents will appear on the student's CheckMarq To Do List.

#### *Documentation required for verification*

The following federally required information must be submitted to the Office of Student Financial Aid. The requested documents are also listed on the emails sent to the student.

- The 2011–12 Verification Worksheet is available for download at [marquette.edu/mucentral](http://marquette.edu/mucentral) > Forms – Financial Aid. Answer all questions on both sides of the worksheet. If a question does not apply or is \$0, please write \$0. Do not leave blanks.
- Signed copy of the student's 2010 federal tax return, pages 1 and 2 (if filed).
- Signed copy of the parents' 2010 federal tax return, pages 1 and 2 (if filed).

### **Special Circumstances**

Please contact Marquette Central for a Consideration of Special Circumstances Form if there are special or unusual circumstances not reflected on the 2011–12 FAFSA. Please wait until after the initial Marquette Financial Aid Notification has been received via eMarq before requesting consideration of special circumstances. Because of federal regulations, verification must also be completed when requesting a review of special circumstances. Please see the documentation required for verification above.

Common special circumstances include, but are not limited to, changes in income, high medical/dental bills not covered by insurance, sibling's private elementary or high school tuition and divorce, separation or death of a parent. The Office of Student Financial Aid is not able to consider circumstances such as high mortgage, car payments or consumer debt.

### **Reporting Additional Scholarships**

Additional outside or private scholarships not listed on the student's award must be reported. Please contact Marquette Central to have expected scholarship(s) added to the financial aid package. Scholarships will be split evenly between the fall and spring semesters unless otherwise noted by the donor. Please note: If the student's financial need has already been met with other financial aid, that aid may be affected when outside scholarships are added.

Please send scholarship checks to:

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

## Disbursement of Financial Aid

Aid will disburse (pay) directly to the student's bursar account no earlier than 10 days before the start of each term. If aid has not disbursed, please review the possible reasons listed below or contact Marquette Central. Reasons that could delay disbursement of financial aid:

1. Have all required documents been received and processed (e.g., final high school transcripts or verification documentation, including signed federal tax returns)?
2. Did the student accept all financial aid in CheckMarq?
3. Did the parent complete the Parent PLUS Request Form to apply for this loan (found at [marquette.edu/mucentral](http://marquette.edu/mucentral) > Financial Aid Forms > Undergraduate Forms 2011–12)?
4. Did the student complete Stafford Loan Entrance Counseling at [marquette.edu/mucentral/dlentrance](http://marquette.edu/mucentral/dlentrance) ?
5. Did the student and/or Parent PLUS Loan borrower complete the Master Promissory Note?
  - a. Stafford Loan: [studentloans.gov](http://studentloans.gov)
  - b. Perkins Loan: [signmyloan.com](http://signmyloan.com)
  - c. PLUS Loan: [studentloans.gov](http://studentloans.gov)
6. Is the student registered at least half-time on CheckMarq (six or more credits)?
7. Are there To Do List items listed on CheckMarq?
8. Is the student expecting Federal Work-study or student employment to be reflected as payment on the bill? Employment awards will not appear as a resource toward paying the bill. A biweekly paycheck is received or direct deposit is made into the student's bank account based on hours worked and rate of pay.

## Reapplying for Financial Aid

Students must apply for financial aid *every year*. For full financial aid consideration, the FAFSA must be filed no later than February 15 each year to meet the March 1 deadline. The Office of Student Financial Aid must also receive all requested documents within 30 days of the initial request. Students must comply with these requests to avoid reduction and/or elimination of financial aid.

## REGISTRAR NEXT STEPS

New students will register for fall classes in July via CheckMarq, at or after their registration appointment time. During Preview, colleges will provide information about classes required freshman year and how to register for classes. Students can also refer to the Student CheckMarq Guide in the CheckMarq Student Center.

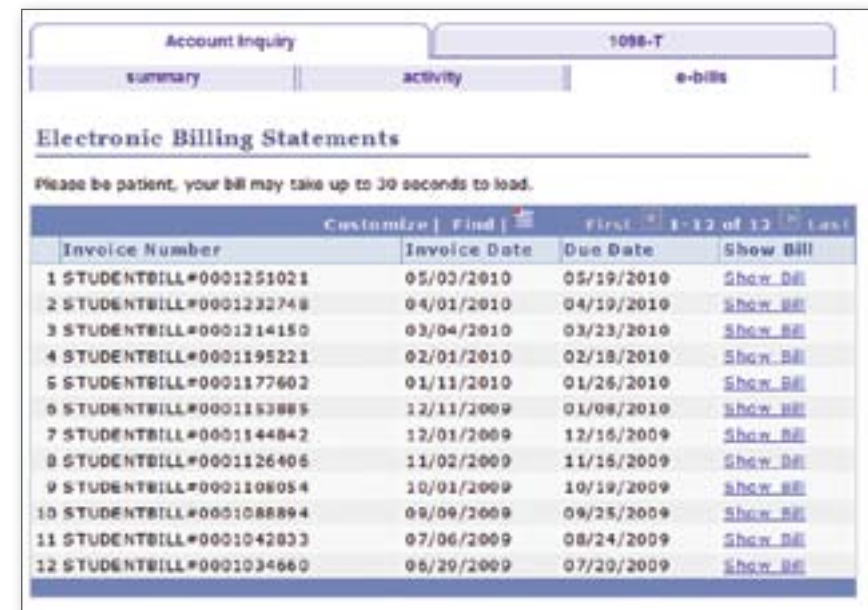
## BURSAR NEXT STEPS

### Electronic Billing: Initial Student Invoice

Marquette sends all invoices electronically. Initial electronic bills are expected to be generated on July 14, 2011. It is important to have all of the financial aid steps completed (aid accepted/declined, promissory notes signed, entrance counseling, etc.) to ensure that the ebill accurately reflects the amount owed to the university.

Students who are not paid in full by their due date will have a registration, transcript and diploma block placed on their account. There is a \$100 fee for removal of the block. Students enrolled and current in the Marquette Monthly Payment plan are exempt from this fee.

The student will receive an email with a link to the CheckMarq account when the ebill is ready to view. The ebill will reflect “anticipated aid” and “expected charges” as of July 13, 2011. The ebill due date is Aug. 22, 2011.



Invoice Number	Invoice Date	Due Date	Show Bill
1 STUDENTBILL#0001251021	05/03/2010	05/19/2010	Show Bill
2 STUDENTBILL#0001232748	04/01/2010	04/19/2010	Show Bill
3 STUDENTBILL#0001214150	03/04/2010	03/23/2010	Show Bill
4 STUDENTBILL#0001195221	02/01/2010	02/18/2010	Show Bill
5 STUDENTBILL#0001177602	01/11/2010	01/26/2010	Show Bill
6 STUDENTBILL#0001153885	12/11/2009	01/08/2010	Show Bill
7 STUDENTBILL#0001144842	12/01/2009	12/16/2009	Show Bill
8 STUDENTBILL#0001126406	11/02/2009	11/16/2009	Show Bill
9 STUDENTBILL#0001108054	10/01/2009	10/19/2009	Show Bill
10 STUDENTBILL#0001088894	09/09/2009	09/25/2009	Show Bill
11 STUDENTBILL#0001042033	07/06/2009	08/24/2009	Show Bill
12 STUDENTBILL#0001034660	06/20/2009	07/20/2009	Show Bill

## Payment Options

- Check (from parent, student, etc.) Please include the student's Marquette Identification Number on the payment.
  - Marquette University
  - Office of the Bursar
  - P.O. Box 519
  - Milwaukee, WI 53278
- Cash (in office only).
- Pay online at [marquette.edu/mucentral](http://marquette.edu/mucentral) > make a payment
  - Electronic payment. This is a direct debit from a checking or savings account via a secure Internet link.
  - Credit card payment via phone or secure Internet link.
    - A convenience fee applies to credit card payments.
    - Payment may be charged to MasterCard, American Express or Discover Card.
- Direct credit from financial aid sources (grants, scholarships, loans, etc.).
- Enrollment in the Marquette Monthly Payment Plan.

The ebill will include links to make an epayment or credit card payment or the ebill can be printed and a check mailed with a remittance stub. All payment options can be found at [marquette.edu/mucentral/bursar](http://marquette.edu/mucentral/bursar).

## Marquette Monthly Payment Plan (MMPP)

Marquette offers the Marquette Monthly Payment Plan, which enables the student and family to budget the semester tuition, room and board, and student fees not paid by financial aid funds in five equal monthly installments. The MMPP is intended to cover the costs of fall (August–December) and spring (January–May) semesters. The MMPP is not a loan; there are no interest or finance charges. The enrollment fee is \$35 per semester. The fall semester program begins August 5. All payments are due on the fifth of each month.

A third-party servicer, Tuition Management Systems, administers the MMPP. Enrollment with TMS can be done online, by mail or by telephone. The TMS enrollment packet is mailed to the student's home address in June. Information is also available at [marquette.edu/mucentral/bursar](http://marquette.edu/mucentral/bursar).

Please note that because the MMPP is administered by a third party, monthly payments will be made directly to TMS, not to the university. Those on the MMPP plan will continue to receive a monthly ebill from the university. Please review the bill each month to ensure installments will sufficiently cover the amount due.

## Direct Deposit of Refunds

If financial aid or any personal payments exceed the student's charges, a refund via direct deposit will be issued. To ensure a refund is not delayed, submit the Student Direct Deposit Authorization Form by Aug. 1. The form may be found at [marquette.edu/mucentral/bursar](http://marquette.edu/mucentral/bursar).

## 1098-T Tax Forms

The 1098-T form is used to determine eligibility for any educational tax credits, such as the American Opportunity Credit, Lifetime Learning Credit or other education credits on form 1040 or 1040A. If a student's charges in a calendar year are more than a student's grants/scholarships and all IRS defined criteria are met, the student will be eligible to receive a tax form 1098-T each January. The first year, the student will need to grant consent to view the 1098-T online. Information and instructions will be sent to the eMarq account each December and January.

## CHECKLIST

- *Now*
  - Assign bill payer Guest Access at [checkmarq.mu.edu](http://checkmarq.mu.edu). Enter an email address to have e-bill notifications emailed to the guest.
  - Sign up for direct deposit for refunds at [marquette.edu/mucentral](http://marquette.edu/mucentral) > refunds.
  - Find the Marquette Central Access Number via the MCAN tab on the main CheckMarq page. Anybody who calls Marquette Central needs the MCAN and MU identification Number.
- *By July 11*
  - Register for at least 12 credits to be billed as a full-time student.
  - Complete Stafford entrance counseling at [marquette.edu/mucentral/dlentrance](http://marquette.edu/mucentral/dlentrance).
  - Complete Stafford promissory note at [studentloans.gov](http://studentloans.gov).
  - If awarded a Perkins, Nursing or Marquette loan, accept and sign promissory note at [signmyloan.com](http://signmyloan.com). Sign and return the self-certification form that was sent via U.S. mail.
- *After July 15*
  - Monitor eMarq account for notification of first ebill.
  - View the ebill at [checkmarq.marquette.edu](http://checkmarq.marquette.edu) > Student Center > account inquiry. Contact the appropriate office with questions.
  - Contact the Office of Residence Life at 414.288.7208 with any housing or meal plan questions.
  - Sign up for MMPP through TMS at [afford.com/marquette](http://afford.com/marquette) to pay the bursar balance in monthly installments.
- *Aug. 5*
  - The first MMPP installment is due.
- *Aug. 22*
  - Payment is due in full if not enrolling in the MMPP.
- *Sept. 6*
  - Last day to add/drop classes for fall term.
- *Sept. 15*
  - Last day to sign up for the MMPP. Please note: Missed installments need to be paid at enrollment.
- *December 2011*
  - Sign up for the spring 2012 MMPP.
  - Grant consent to view your 1098-T in CheckMarq.
- *Jan. 1-Feb. 15, 2012*
  - Complete the 2012–13 FAFSA at [fafsa.ed.gov](http://fafsa.ed.gov) to meet the March 1 priority deadline for consideration of all financial assistance for 2012–13.

## EXPENSE WORKSHEET 2011–12

### A. Marquette Direct Costs/Fees

1. Tuition .....	\$31,400
2. Student fees .....	422
3. Room and board*(estimated on campus \$10,340) .....	\$ _____
4. <b>Marquette costs subtotal:</b> (add lines A, 1-3) .....	\$ _____

### B. Financial Aid

1. Marquette scholarships .....	\$ _____
2. All grants (Pell, WTG, SEOG, Marquette, etc.) .....	\$ _____
3. Stafford Loan assistance: \$5,500 minus .5 percent loan fee .....	5,473
(Subsidized, if eligible: \$3,500; unsubsidized: \$2,000)	
4. Perkins Loan .....	\$ _____
5. Outside private scholarships .....	\$ _____
6. <b>Financial aid subtotal:</b> (add lines B, 1-5) .....	\$ _____

### C. Net Owed to Marquette (Marquette Costs Less Financial Aid)

1. Marquette costs subtotal (Line A, 4.) .....	\$ _____
2. Financial aid subtotal (Line B, 6.) .....	\$ _____
3. <b>Balance owed to Marquette**</b> (subtract C, 2 from C, 1) .....	\$ _____

\* Room and board costs vary depending on the residence hall and number of roommates. For actual charges, refer to the 2011–12 *Rate Guide* at [marquette.edu/mucentral/bursar](http://marquette.edu/mucentral/bursar).

\*\* Each semester's student invoice must be paid in full prior to the start of classes or the balance can be paid using the Optional Parent PLUS Loan or Student Alternative Loan and/or the Marquette Monthly Payment Plan.

#### Notes:

- Federal Work-study and Marquette student employment are not included in the financial aid calculation. Employment earnings are not automatically applied to the bursar account. Payment is received biweekly based on the number of hours worked and the rate of pay.
- Billing occurs by semester: Semester I balance (charges minus deposits) is due in August; semester II balance is due in January. Please review the various payment options in this handout and at [marquette.edu/mucentral/bursar](http://marquette.edu/mucentral/bursar).



**MARQUETTE**  
UNIVERSITY

**Be The Difference.**

1250 W. Wisconsin Ave., Suite 121 : Milwaukee, WI 53233

(414) 288-4000 : [marquettecentral@marquette.edu](mailto:marquettecentral@marquette.edu)

Office hours: Monday-Friday, 8 a.m. - 4:30 p.m.

[marquette.edu/mucentral](http://marquette.edu/mucentral)