Step-by-Step Guide to
APPLYING FOR
STUDENT FINANCIAL AID ONLINE

File your FAFSA by Feb. 15, 2012, to meet the March 1 deadline.
File your FAFSA @ fafsa.gov.
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ONLINE

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

The entire financial aid process is completed online, from accepting your aid to having your aid pay to your account. Therefore, you will need to access CheckMarq and your eMarq email account. If you have misplaced your access letter or have trouble accessing CheckMarq, please contact Marquette’s IT help desk at 414.288.7799.

We hope this guide helps you through the process of applying for and receiving financial aid for the upcoming school year. If you have questions once you have read the information provided, please call Marquette Central at 414.288.4000.
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STEP 1
APPLY FOR FINANCIAL AID

Get organized

- You and a parent must each apply for a Department of Education personal identification number at pin.ed.gov. These will serve as your electronic signatures on your Free Application for Federal Student Aid (FAFSA) and promissory notes.
- 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 FAFSAs. Per federal regulation, most undergraduate students under the age of 24 are considered dependent for financial aid purposes.
- Gather 2011 federal tax information for 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. 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 fafsa.gov.

- A FAFSA on the Web worksheet is available to complete before entering your information on the FAFSA online.
- Select the appropriate school year, 2012–13.
- 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, and print a copy for your records.

FAFSA follow-up

- You will receive a Student Aid Report (SAR) at the email address supplied on your FAFSA or through the U.S. Postal Service if you did not provide a valid email address.
- Read through the entire SAR, paying close attention to the rejects, as well as the “What Happens Now?” section, which pertains to completing or correcting your application.
- If you filed with estimates, update your FAFSA at fafsa.gov by selecting “Make Corrections to a Processed FAFSA” and use the Link to IRS feature. You and a parent must sign with PINs before submitting any FAFSA corrections.
- Your Expected Family Contribution (EFC) is calculated from the information you provided on the FAFSA and is listed on your SAR.

Limited available funding may cause some students to have remaining 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 for Marquette to consider, email marquettecentral@marquette.edu for a Request for Consideration of Special Circumstances Form. Do this after you receive your initial Marquette Financial Aid Notification (FAN).

NOTES
- Submitting special circumstance documentation before receiving your initial FAN will significantly delay the process of determining your financial aid eligibility.
- The 2012 Verification Worksheet and use of the IRS Data Retrieval tool or a signed 2011 Federal IRS Tax Return Transcript must accompany your completed Request for Consideration of Special Circumstances Form.
- Financial aid staff may email you or your parents for clarification of verification or special circumstance documentation. Be sure to check your eMarq email account and CheckMarq “To Do List” on a regular basis.

- Your SAR may indicate that your FAFSA has been selected for verification. If your FAFSA is selected, we will send you a Missing Information Letter (MIL) via your eMarq email account indicating what is needed to complete your application for financial aid. Required documents also will be listed on your “To Do List” in CheckMarq.

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STEP 3
AWARD NOTIFICATION AND ACCEPTING AID

- Once your aid has been awarded, you will receive a FAN that describes the procedure for logging into CheckMarq and accepting or declining your aid.
- If you wish to reduce the amount of aid you have accepted, use the Request Counselor Action feature in CheckMarq.
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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 Perkins Loan

After you accept your Federal Perkins Loan, Marquette Student Loan Accounts will email you the beginning of June with instructions about how to sign your Master Promissory Note electronically at signmyloan.com. Be sure to check your eMarq email account and CheckMarq “To Do List” on a regular basis.

■ Federal Direct Parent PLUS Loan

You are not able to accept the OPTIONAL loan amount listed in CheckMarq. Your parent must complete and submit a Parent PLUS Request Form to initiate the Parent PLUS Loan process. The request form must be completed and submitted to our office. Your parent may download a Parent PLUS Request Form at marquette.edu/mucentral. Click on “Forms — Financial Aid,” and select the applicable aid year.

After the request form is processed and your parent has been informed of a positive credit decision from Direct Lending, your parent will be mailed instructions from Marquette’s Office of Student Financial Aid explaining how to sign the electronic Master Promissory Note (eMPN) using his or her Department of Education PIN. To access the eMPN, go to studentloans.gov.

■ Student Federal Direct Stafford Loans

If you are a first-time borrower at Marquette and have accepted your Federal Direct Stafford Loan on CheckMarq, you will need to sign the electronic Master Promissory Note (eMPN) online with your Department of Education PIN. After you receive notification via eMarq that the eMPN is available, you can access your eMPN at studentloans.gov.

• While enrolled at Marquette, you need to sign your eMPN only 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 at marquette.edu/mucentral/dlentrance.

Access your eMPN at studentloans.gov.

NOTES

• Students will receive notification via their eMarq email account that their most recent FAN can be accessed by logging into their CheckMarq account. Students also can obtain a paper copy of their FAN by sending an email request to marquettecentral@marquette.edu.

• If you have an issue or concern, please contact us at the above email address or call 414.288.4000.

• For your first year, you must view and accept the offer; provide references; view disclosures; and sign the Master Promissory Note.

• Each year after that, you must view and accept the new offer; update your references; and view disclosures.

• A parent borrower needs to sign his or her Master Promissory Note only once for each student enrolled at Marquette.

• The parent borrower listed on the Parent PLUS Request Form must have a Department of Education PIN to sign the Parent PLUS Master Promissory Note.
**STEP 5**

**DISBURSEMENT OF FUNDS**

Aid disburses 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 disburses to your account.** These may include but are not limited to: 2012–13 Verification Worksheet, 2011 Federal IRS Tax Return Transcripts, loan 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, 2012. It can 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.
- Because of limited funding, 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 30 days from the initial correspondence or your aid will be reduced or eliminated.
- For more information, go to marquette.edu/financialaid or email marquetecentral@marquette.edu.

**11 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 January 1 and early February before the 2012–13 school year. You do not need completed tax returns 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 to any request for documentation within 30 days from the initial Financial Aid Notification 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 can 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 marquette.edu/its/help/checkmarq/guest.shtml.
7. **Be prepared:** Students and parents inquiring about a student's account are required to provide the student’s Marquette ID and Marquette Central Access Number (MCAN). The MCAN is available under “Quick Links” on the student’s CheckMarq homepage.
8. **Manage debt wisely:** We recommend that borrowing be limited to necessary educational expenses.
9. **Special circumstances:** If you have special or unusual circumstances you would like the Office of Financial Aid to consider, contact us for a Request for Consideration of Special Circumstances Form.
10. **Investigate:** What sources of financial aid are available from outside the university? Check with your employer, at the public library and at marquette.edu/mucentral under “undergraduate scholarships.”
11. **Ask questions:** Contact Marquette Central with your questions or concerns at marquetecentral@marquette.edu or 414.288.4000.