



# **AWARD INFORMATION GUIDE**

**2018–19**



**MARQUETTE  
UNIVERSITY**

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**BE THE DIFFERENCE.**

## Important Dates to Remember

<b>May 1, 2018</b>	Respond to Marquette's offer of financial assistance by this date or within 15 days of receipt, whichever is later. Failure to respond in a timely manner may result in the cancellation of the offer.
<b>June 1, 2018</b>	All forms should be received by Marquette Central by this date to ensure review of the aid application prior to receiving the fall 2018 electronic billing statement.
<b>Aug. 21, 2018</b>	Make payment in full or acceptable payment arrangements by this date for the fall term with the Office of the Bursar.
<b>Oct. 1, 2018</b>	Reapply for aid for the 2019–20 academic year beginning on this date. The FAFSA is available at <a href="https://fafsa.gov">fafsa.gov</a> .
<b>Nov. 1, 2018</b>	All forms must be turned into Marquette Central by this final deadline to receive financial aid when attending the fall term only.
<b>Jan. 8, 2019</b>	Make payment in full or acceptable payment arrangements by this date for the spring term with the Office of the Bursar.
<b>Jan. 15, 2019</b>	Complete the 2019–2020 FAFSA and submit it to the federal processor by this date to make the February 1 priority deadline for consideration of all financial assistance for 2019–20.
<b>April 12, 2019</b>	All forms must be turned into Marquette Central by this final deadline to ensure financial aid for 2018–19. Please review your eMarq account to complete all necessary requirements.

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## Introduction to this Guide

The purpose of this guide is to provide helpful tools to assist students in having a successful Marquette experience. This reference guide covers Marquette's costs, provides details about the financial aid offered and includes additional payment options for financing a Marquette education.

Based on the information provided on the 2018–2019 Free Application for Federal Student Aid (FAFSA) and in conjunction with university, state and federal guidelines, students are offered the financial aid listed on the electronic Financial Aid Notification (FAN). This guide will help students understand the FAN, provide procedures for responding to the award, indicate the method in which assistance will be delivered, and detail the rights and responsibilities students have as a result of accepting any financial aid.

Please be aware that the financial assistance listed on the FAN has been temporarily reserved for students and failure to respond to the FAN in a timely manner may result in cancellation of the offer. Students must respond to the FAN by accessing the Student Center of CheckMarq to accept or decline any loan or work assistance that has been offered. Scholarships and grants have already been accepted for students. Students whose offers include loan assistance must accept it and complete any other required documents for the award period no later than two weeks prior to the last date of enrollment or the award will be canceled. Optional Parent/Student Loans are not accepted or declined on CheckMarq. Please refer to the message on the FAN for further information or see page 25.

Keep a copy of the FAN with all other important financial aid records and receipts. If there are any questions after reviewing this guide and the offer of assistance, please contact or visit our office. To ensure the privacy of our students, families are required to provide the student's Marquette ID number and Marquette Central Access Number (MCAN) when contacting our office.

## Estimating Marquette Costs

The first step in preparing for the new academic year is to determine direct charges (i.e., tuition) and other indirect costs or variable expenses. The Office of Student Financial Aid establishes standard expenses that represent typical costs for students during the academic year. Following are the expenses used by our office to determine financial need for the academic year. These costs are based on full-time enrollment and are subject to change. Chart 3 is determined by the student's filing status as dependent or independent on the FAFSA and housing plans. Use the Annual Expense Worksheet on page 5 in conjunction with these charts to see how the financial aid award, in combination with family resources, can cover college costs.

### Educational Expenses for 2018–19

Chart 1 — Annual Marquette Tuition Costs

<b>Undergraduate</b> (12 credits or more per term)	\$41,290
<b>Physician Assistant</b>	41,290
<b>Doctoral-phase Physical Therapy</b>	44,470
<b>M.S.N.</b> (5 semesters, flat rate)	50,000
<b>Law School</b> (12–18 credits per term)	46,170
<b>Dental School</b> (12–18 credits per term)	
Wisconsin residents*	53,760
Non-Wisconsin residents	62,420
<b>Executive MBA</b> (12 credits or more per term)	74,000
<b>Per-credit-hour Tuition Rates</b>	
<b>Graduate School:</b>	\$1,130
Education graduate	845
Law School	1,825
Online MBA	1,350
<b>Undergraduate Courses</b>	
Part time	1,075
Undergraduate Professional Studies Programs	635

\* The state of Wisconsin provides a tuition subsidy for select dental students who are Wisconsin residents. As with any governmental appropriation, the amount is subject to change as part of the legislative process. The expected state subsidy for 2018–19 is \$8,660. In the event of a subsidy change, students will be billed for a subsidy reduction or credited for a subsidy increase.

**Chart 2 — Other Annual Marquette Costs**

	Undergraduate	Graduate	Law	Dental
Books/Supplies	\$912	\$756 to \$912	\$1,008	\$1,030 to 1,850
Student Fees	580	\$0 to \$2,934		
Instruments	150 to 550*	0 to 2,130		650 to 10,800 (subject to change)

\* Nursing freshmen, sophomores, juniors and seniors

**Chart 3 — Other Annual Expenses (Estimated)**

	Dependent Living at Home	Dependent University Housing	Independent Undergraduate	Independent Law, Dental, Grad
Room & Meals	\$5,320	\$12,720	\$11,700	\$12,960
Personal	2,000	2,000	2,000	2,700
Transportation	2,680	(see Chart 4)	2,840	2,840

**Chart 4 — Annual Travel Expenses (Estimated)**

Wisconsin	\$300
Midwest states	600
East/South/Mountain states	820
Western states	1,040
Alaska	2,000
Pacific Islands	2,000
Caribbean	2,000

**Annual Expense Worksheet**

The cost information listed on the previous pages will be helpful when completing this worksheet. Students should refer to the Financial Aid Notification to complete section B of this worksheet. Figures in sections A and B are likely to be fixed amounts, and figures in section C are discretionary and can vary.

**Keep this for your personal records. Do not send it to Marquette University.**

**A. Marquette Costs**

1. Tuition (Chart 1) . . . . . \$ \_\_\_\_\_
2. Student Fees (Chart 2) . . . . . \$ \_\_\_\_\_
3. Room and Meals (Chart 3) . . . . . \$ \_\_\_\_\_
4. Subtotal: (add lines 1, 2 and 3) . . . . . \$ \_\_\_\_\_

**B. Financial Aid**

5. Deposits already made to Marquette . . . . . \$ \_\_\_\_\_
6. Total scholarships and grants from all sources  
(i.e., tuition remission, outside gift assistance, etc.) . . . . \$ \_\_\_\_\_
7. Total loan assistance . . . . . \$ \_\_\_\_\_
8. Subtotal: (add lines 5, 6 and 7) . . . . . \$ \_\_\_\_\_
9. Net owed to Marquette (subtract line 8 from line 4)  
If 0 or negative, write 0. . . . . \$ \_\_\_\_\_

**C. Other Costs**

10. Books and Instruments (Chart 2) . . . . . \$ \_\_\_\_\_
11. Personal (Chart 3) . . . . . \$ \_\_\_\_\_
12. Travel Expenses (Chart 3 or 4) . . . . . \$ \_\_\_\_\_
13. Subtotal: (add lines 10, 11 and 12) . . . . . \$ \_\_\_\_\_
14. Remaining amount needed for the academic year  
(add lines 9 and 13)\* . . . . . \$ \_\_\_\_\_

\* You must have a plan to cover your remaining balance.

## Understanding the Financial Aid Notification

This part of the guide contains a brief description of the types of assistance listed on the Financial Aid Notification (FAN). An introductory paragraph is provided below for each general aid type (i.e., grant, scholarship, loan, work assistance), with more descriptive paragraphs to explain the various programs categorized under each aid type. These paragraphs are designed to provide basic information about each type of aid offered at Marquette.

Students must respond to the financial aid offer by accepting or declining loans and work online through CheckMarq before these types of financial assistance can be received.

It is not the practice of Marquette University to match financial aid awards from other universities.

### Grants

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. All grant assistance is automatically accepted for students on CheckMarq.

### Federal Grant Programs

**Federal Pell Grant** — Recipients must demonstrate financial need, not hold a prior bachelor's degree and maintain Satisfactory Academic Progress (SAP). Students whose 2018–19 application for financial aid was selected by the U.S. Department of Education for Verification will need to have the accuracy of the information confirmed before a Federal Pell Grant can be paid. Pell recipients may receive a Pell Grant for a maximum of 12 full-time terms. The final Pell Grant award will be based on enrollment at the close of late registration each term. The maximum Pell Grant for 2018–19 is \$6,095.

**Iraq and Afghanistan Service Grant (IASG)** — Recipients must meet the following criteria to be eligible: not Pell-eligible; not hold a prior bachelor's degree; maintain Satisfactory Academic Progress (SAP); have a parent or guardian who was a member of the U.S. Armed Forces and died as a result of military service performed in Iraq or Afghanistan after Sept. 11, 2001; and who at the time of the parent's or guardian's death was less than 24 years of age or was enrolled at least part time in college. The maximum award is the same as the Pell Grant maximum. Payment is adjusted for less than full-time study. The amount of your grant will be credited directly to your student account.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** — Recipients must be Pell Grant eligible, not hold a prior bachelor's degree and maintain Satisfactory Academic Progress (SAP). The federal maximum SEOG that can be received is \$4,000 per year and is based on available funding. The amount of your grant will be credited directly to your student account.

**Federal Bureau of Indian Affairs (BIA) Grant** — Recipients must be an enrolled member of a federally recognized tribe and/or certified as having one-quarter Native American ancestry. Academic enrollment status requirements vary by tribe. A student begins the application process with his/her tribe, which results in the tribe sending the school a Financial Review Form to complete. In addition, the student must provide grade reports to the tribe after each

term. Once the school has completed and returned the Review Form and it is approved by the tribe, a BIA check is sent to Marquette at the beginning of each grant-eligible term. The amount of your grant will be credited directly to your student account.

### State Grant Programs

**Wisconsin Grant (WG)** — Recipients must be enrolled at least half-time, demonstrate financial need, not hold a prior bachelor's degree, maintain Satisfactory Academic Progress (SAP) and be certified as eligible by the State of Wisconsin Higher Educational Aids Board (HEAB). Awards are based on available funding. The grant will not exceed \$3,228 per year and can only be used to cover tuition. The Wisconsin Grant can be received for a maximum of 10 terms. The amount of your grant will be credited directly to your student account.

**Wisconsin Talent Incentive Program (TIP) Grant** — Recipients must be undergraduate residents of Wisconsin who meet the low-income/disadvantaged criteria as established by the State of Wisconsin Higher Educational Aids Board (HEAB), not hold a prior bachelor's degree and maintain Satisfactory Academic Progress (SAP). A student must receive TIP as a freshman to be eligible as a continuing student. To be eligible for a renewed award, continuing students must demonstrate need and be certified as eligible by HEAB. The maximum TIP Grant for first-time recipients is currently \$1,800. The maximum TIP Grant that can be received for continuing students is determined by HEAB and is based on available funding. TIP can be received for a maximum of 10 terms and is available for only 6 years after the initial grant is awarded. The amount of your grant will be credited directly to your student account.

**DVR Training Grant** — Students who believe they may be eligible to receive a Department of Vocational Rehabilitation (DVR) Training Grant must first file the FAFSA, then contact their nearest DVR office. Students will work with a DVR counselor to complete a DVR Training Grant Information Form. DVR will forward this form to Marquette's Office of Student Financial Aid for completion. The maximum DVR Grant that can be received is determined by the DVR office. The Office of the Bursar receives a check from DVR and the funds are applied directly to a student's account. Financial aid may need to be adjusted accordingly. Grade reports must be provided to the DVR counselor each term. Visit [dwd.wisconsin.gov/dvr/default.htm](http://dwd.wisconsin.gov/dvr/default.htm) for details.

**Wisconsin Indian Student Grant** — Recipients must be enrolled at least part-time, maintain Satisfactory Academic Progress (SAP), be an enrolled member of a federally recognized tribe and/or certified as having one-quarter Native American ancestry, and be certified as eligible by the State of Wisconsin Higher Educational Aids Board (HEAB). The grant will not exceed \$1,100 per year and can be received for a maximum of 10 terms. The amount of your grant will be credited directly to your student account.

**Wisconsin Visually Handicapped/Hearing Impaired Grant** — Recipients must demonstrate financial need, maintain Satisfactory Academic Progress (SAP) and be an undergraduate Wisconsin resident with a certified sight or hearing impairment. The maximum amount of grant a student can receive is \$1,800 per academic year. Grants can be received for a maximum of 10 terms. The amount of your grant will be credited directly to your student account.

**Wisconsin Covenant Scholars Grant (WCSG)** — Recipients must be enrolled at least half-time, demonstrate financial need, not hold a prior bachelor's degree, maintain Satisfactory Academic Progress (SAP), have signed the Wisconsin Covenant pledge in eighth grade

between 2007–11, have completed the pledge requirements and be certified as eligible by the State of Wisconsin Higher Educational Aids Board (HEAB). The grant will not exceed \$1,500 per year. WCSG can be received for a maximum of eight terms over five years. The maximum combination of WCSG and the Wisconsin Covenant Foundation Grant will not exceed \$2,500 per year. The amount of your grant will be credited directly to your student account.

**Wisconsin Minority Retention Grant** — Recipients must demonstrate financial need, not hold a prior bachelor's degree, maintain Satisfactory Academic Progress (SAP), be a second-, third- or fourth-year undergraduate student, Wisconsin resident and identify as a minority student as defined by the State of Wisconsin Higher Educational Aids Board (HEAB). Students will be nominated by the Financial Aid Office. The maximum grant is \$2,500 per academic year for a maximum of eight terms. The amount of your grant will be credited directly to your student account.

**Other State Grant Programs** — Residents of **Delaware** and **Vermont** may be eligible to receive grants from their home states. Students are encouraged to contact the appropriate state higher education agency about the availability of these programs and to inquire into the application and disbursement procedures. Recipients must maintain Satisfactory Academic Progress (SAP). The amount of your grant will be credited directly to your student account.

## Institutional Grant Programs

**Marquette Grant** — Recipients must demonstrate financial need, be enrolled full-time, maintain Satisfactory Academic Progress (SAP), and not hold a prior bachelor's degree. It is renewed for continuing students only if the Free Application for Federal Student Aid (FAFSA) is processed and received prior to the February 1 priority deadline each year, the student continues to meet eligibility requirements and funds are available at the time the application is completed. Some applications will require supplemental documents to be submitted. Any requested documents must be submitted within 30 days of the initial request. This grant can only be applied to tuition costs. The amount of your grant will be credited directly to your student account.

**Marquette EOP Grant** — Recipients must demonstrate financial need, be enrolled full-time, maintain Satisfactory Academic Progress (SAP) and not hold a prior bachelor's degree. It is renewed for continuing students only if the Free Application for Federal Student Aid (FAFSA) is processed and received prior to the February 1 priority deadline each year, the student continues to meet eligibility requirements and funds are available at the time the application is completed. Some applications will require supplemental documents to be submitted. Any requested documents must be submitted within 30 days of the initial request. This grant can only be applied to tuition costs. The amount of your grant will be credited directly to your student account.

## Privately Funded Grant Programs

**Wisconsin Covenant Foundation Grant (WCFG)** — Recipients must be enrolled at least half-time, demonstrate financial need, not hold a prior bachelor's degree, maintain Satisfactory Academic Progress (SAP), have signed the Wisconsin Covenant pledge in eighth grade between 2007–11, have completed the pledge requirements and be certified as eligible by the State of Wisconsin Higher Educational Aids Board (HEAB). The grant will not exceed \$1,500 per year. The maximum combination of WCFG and Wisconsin Covenant Scholars Grant will not exceed \$2,500 per year. The WCFG can be received for a maximum of eight terms over five years. The amount of your grant will be credited directly to your student account.

**Wisconsin Degree Project Scholarship** — Scholarship designees graduated from an eligible Milwaukee Public School by Aug. 20, 2015, met the scholarship eligibility requirements, and were awarded by the Great Lakes Higher Education Corporation & Affiliates. Scholarship recipients are required to enroll at least half-time in an eligible Wisconsin college by Sept. 30, 2016, as a first-time degree-seeking student, demonstrate financial need and maintain Satisfactory Academic Progress (SAP). The Free Application for Federal Student Aid (FAFSA) must be filed each academic year to be considered for the scholarship. The scholarship amount is \$12,000; awards vary up to \$6,000 per academic year. The yearly amount awarded is determined by the Office of Student Financial Aid. Awards are available for continuing students until June 30, 2019. The amount of your scholarship will be credited directly to your student account.

## Scholarships

A scholarship is a type of financial aid that does not have to be repaid. Scholarships can be awarded from federal, state, institutional and private sources. All scholarship assistance is automatically accepted for students on CheckMarq.

### Federal Scholarship Programs

**HHS Scholarship for Disadvantaged Students** — Recipients must be enrolled full-time in the Dental School or the undergraduate Nursing degree program. Scholarships are based on available funding, parent income information verifying an economically disadvantaged background and demonstrated financial need. The amount of your scholarship will be credited directly to your student account.

### Military Scholarship Programs

**ROTC Scholarships (Army, Navy or Air Force)** — The scholarship covers tuition and book/fee allowance. The scholarship replaces any other Marquette scholarship and/or grant previously awarded. The amount of your scholarship will be credited directly to your student account.

**ROTC Enhancement** — The amount of the enhancement will vary depending on when a student contracted with his/her ROTC unit but will not exceed \$28,000 from all Marquette gift assistance sources over four years. The enhancement will not exceed \$3,500 per semester toward university room and meal charges. Army ROTC three-year scholarship winners will receive their full \$28,000 MU ROTC Enhancement eligibility for their first year for tuition costs, divided evenly per semester. This enhancement replaces any other Marquette scholarship and/or grant and is available only to students participating in the ROTC Scholarship program. It is the recipient's responsibility to report any change to his/her Marquette room and meal charges to the Assistant Director - Scholarships so his/her award is applied accurately. The enhancement will be credited directly to your student account. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Yellow Ribbon Program** — Recipients must maintain Satisfactory Academic Progress (SAP) and be eligible for the Post-9/11 GI Bill at the 100 percent rate to be considered for the Yellow Ribbon Program. Eligibility is determined based on GI service requirements. For complete eligibility and application instructions, visit [marquette.edu/mucentral/registrar/vet\\_yellowribbon.shtml](http://marquette.edu/mucentral/registrar/vet_yellowribbon.shtml). The Yellow Ribbon Program, funded by the VA and Marquette, closes the gap after all tuition-specific aid has been applied. This includes, but is not limited to, Marquette scholarships and/or grants, WG, private tuition specific scholarships, and veterans'

educational benefits. The Yellow Ribbon award will never exceed the lesser of tuition and fees or the maximum award established for the student's program of study. The amount of your award will be credited directly to your student account.

## State Scholarship Programs

**Wisconsin Academic Excellence Scholarship** — First-time recipients include Wisconsin public and private high school seniors with the highest grade point average for their school. The award will be finalized when Marquette receives official notification of a student's scholarship from the state. Continuing students must earn 24 credits per academic year (not including summer) and a minimum cumulative GPA of 3.000 to be eligible for a renewed award. The amount of the award will not exceed \$2,250 per academic year and can only be used to cover tuition. The Wisconsin Academic Excellence Scholarship can be received for a maximum of eight terms. Recipients must maintain Satisfactory Academic Progress (SAP). The amount of your scholarship will be credited directly to your student account.

## Institutional Scholarship Programs

Marquette University scholarships are awarded on a competitive basis to students of high academic ability and promise. Marquette University scholarships apply to full-time tuition expenses only. A combination of all Marquette grants and scholarships, and other tuition-specific aid (i.e., Wisconsin Grant), cannot exceed the cost of tuition. Likewise, if a student receives a full scholarship from another source, he/she is no longer eligible for the Marquette scholarship and/or grant or a half-tuition scholarship, he/she is no longer eligible for the Marquette scholarship. It is the student's responsibility to self-identify all additional educational monetary awards to Marquette Central.

**Note:** Marquette academic scholarships are renewable if students continue to meet renewal criteria stated in the scholarship notification letter from the Office of Undergraduate Admissions. If there are questions about the renewal criteria, please contact Marquette Central. Failure to meet all criteria will result in the loss of the academic scholarship.

**Burke Scholarship Program** — The scholarship covers tuition and fees. The Burke Scholarship replaces any other Marquette scholarship or grant. The amount of your scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time, maintain a cumulative 3.000 GPA and maintain Satisfactory Academic Progress (SAP).

**Burke Stipend** — Funds are to be used toward Marquette University room and meal charges. The amount of your scholarship will be credited directly to your student account. Eligibility and award amount varies based on the federal need calculated from the student's FAFSA. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time, maintain a cumulative 3.000 GPA and maintain Satisfactory Academic Progress (SAP).

**Diederich Scholarship** — The scholarship is an \$8,000 tuition scholarship. The scholarship can be added to other Marquette scholarships and grants, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received

for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time in the College of Communication and maintain Satisfactory Academic Progress (SAP).

**Evans Scholarship** — The scholarship only covers tuition and fees at Marquette after all federal, state, and private scholarship and grant assistance have applied. The Evans Scholarship replaces any other Marquette scholarship or grant. The amount of your scholarship will be credited directly to your student account. The Western Golf Association and Evans Scholars Foundation award these scholarships. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Global Scholar Award** — The scholarship covers full-tuition. The Global Scholar Scholarship replaces any other Marquette scholarship or grant. The amount of the scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Goizueta Foundation Scholarship** — The scholarship covers half-tuition. The scholarship replaces any other Marquette scholarship. The amount of the scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Herdrich Scholarship** — The scholarship covers full-tuition, student fees, and Marquette University standard room and meal charges however the amount may vary at the discretion of the Dean of the Opus College of Engineering. The Herdrich Scholarship replaces any other Marquette scholarship or grant. The amount of the scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 10 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time in the Opus College of Engineering, continue to meet the award criteria and maintain Satisfactory Academic Progress (SAP).

**James Foley Scholarship** — The scholarship is an \$8,000 tuition scholarship. The scholarship can be added to other Marquette scholarships and grants, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time in the College of Communication, maintain a cumulative 2.500 GPA and maintain Satisfactory Academic Progress (SAP).

**Ketterer Scholarship** — The scholarship is a \$1,500 tuition scholarship. The scholarship can be added to other Marquette scholarships and grants, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time, maintain a cumulative 3.000 GPA and maintain Satisfactory Academic Progress (SAP).

**Marquette University Club Scholarship** — The scholarship amounts vary and help cover tuition. The scholarship can be added to other Marquette scholarships and grants, but the

combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Marquette University College Competition Scholarship or Explorer Scholarship** — The scholarship amounts vary and help cover tuition. The scholarship can be added to other Marquette scholarships and grants, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. Awards are awarded to the winners of the College or Explorer Scholarship Competitions. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP). Beginning with the 2018-2019 award year this scholarship will be named MU Dean's/Explorer Scholarship.

**Marquette University Dean's Scholarship or Explorer Scholarship** — The scholarship amounts vary and help cover tuition. The scholarship can be added to other Marquette scholarships and grants, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Marquette University Dean's Transfer Student Scholarship** — The scholarship is a \$3,000 tuition scholarship. The scholarship can be added to other Marquette scholarships and grants, except the Transfer Competitive Scholarship, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. The scholarship is awarded to students transferring to Marquette University from specific community colleges. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Marquette University Endowed Scholarships** — The scholarship amounts vary and help cover tuition by partially funding Marquette University Scholarships through gifts provided to the university by donors. The name of the scholarship, as stipulated by the donor, is listed on the financial aid award. The scholarship will be credited directly to your student account. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. Recipient must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Marquette University Jesuit High School Scholarship** — The scholarship covers half-tuition. The scholarship replaces any other Marquette scholarship. The amount of the scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Marquette University Phi Theta Kappa Transfer Student Scholarship** — The scholarship is a \$3,000 tuition scholarship. The scholarship can be added to other Marquette scholarships and grants, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. The scholarship is awarded to students transferring to Marquette University. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Marquette University Transfer Student Competitive Scholarship** — The scholarship is a \$2,000 tuition scholarship. The scholarship can be added to other Marquette scholarships and grants, except the Phi Theta Kappa Scholarship, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. The scholarship is awarded to students transferring from two-year colleges to Marquette University. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Michael J. Cudahy Scholarship** — The scholarship covers full-tuition, student fees, and Marquette University standard room and meal charges. The Cudahy Scholarship replaces any other Marquette scholarship or grant. The amount of the scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time in the Opus College of Engineering, continue to meet the award criteria and maintain Satisfactory Academic Progress (SAP).

**Monroe Scholarship** — The scholarship amounts vary and help cover tuition. The scholarship can be added to other Marquette scholarships and grants, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Nancy Long Pesiri Scholarship** — The scholarship is an \$19,500 tuition scholarship. The scholarship can be added to other Marquette scholarships and grants, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time in the College of Nursing, maintain a cumulative 3.000 GPA and maintain Satisfactory Academic Progress (SAP).

**Opus Scholars Award** — The scholarship covers full-tuition and lab fees. The Opus Scholars Scholarship replaces any other Marquette scholarship or grant. The amount of the scholarship will be credited directly to your student account. Awards are determined through the admissions process. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time in the Opus College of Engineering, continue to meet the award criteria and maintain Satisfactory Academic Progress (SAP).

**Père Marquette Scholarship** — The scholarship amounts vary and help cover tuition. The scholarship will be credited directly to your student account. Renewal Criteria: The scholarship may be received for a maximum of 8 semesters. The recipient must be enrolled full-time and maintain Satisfactory Academic Progress (SAP). Graduating seniors who enroll in fewer than 12 credits in their final term will be eligible for their scholarship on a prorated basis.

**Ronald E. and Kathleen M. Zupko Scholarship** — The Scholarship covers full-tuition. The Zupko Scholarship replaces any other Marquette scholarship or grant. The amount of the scholarship will be credited directly to your student account. Awards are determined

through the admissions process. **Renewal Criteria:** The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**Seramur Scholarship** — The scholarship is an \$5,000 tuition scholarship. The scholarship can be added to other Marquette scholarships and grants, but the combination will not exceed tuition. The amount of your scholarship will be credited directly to your student account. Awards are determined through the admissions process. **Renewal Criteria:** The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time in the College of Business and maintain Satisfactory Academic Progress (SAP).

**Urban Scholars Scholarship** — The scholarship covers full-tuition. The Urban Scholars Scholarship replaces any other Marquette scholarship or grant. The amount of the scholarship will be credited directly to your student account. Awards are determined through the admissions process. **Renewal Criteria:** The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time and maintain Satisfactory Academic Progress (SAP).

**William G. "Pop" Fotsch Engineering Scholarship** — The scholarship covers half-tuition in the first and second years and quarter-tuition in the third and fourth years, thereby encouraging the recipient to participate in the cooperative education program. The scholarship replaces any other Marquette scholarship. The amount of the scholarship will be credited directly to your student account. Awards are determined through the admissions process. **Renewal Criteria:** The scholarship may be received for a maximum of 8 semesters. The FAFSA must be filed each academic year. Recipients must be enrolled full-time in the Opus College of Engineering, continue to meet the award criteria and maintain Satisfactory Academic Progress (SAP).

## Privately Funded Scholarships

**National Merit Scholarships** — Recipients must maintain Satisfactory Academic Progress (SAP). The National Merit Scholarship is additive to any other Marquette-sponsored scholarship. The scholarship is also additive to a Corporate National Merit Award as long as the combination of the two awards does not exceed \$2,000 annually. Renewal is determined by the National Merit program.

**Expected Private Scholarship** — This reflects the total outside private scholarships a student has received in the past or has indicated he/she will receive in the upcoming academic year. If this total is incorrect, access CheckMarq and select "Request Counselor Action" to indicate how this award has changed or email [marquettecentral@marquette.edu](mailto:marquettecentral@marquette.edu).

**Private Scholarships Received** — This dollar amount reflects funding received from outside sources. According to federal regulations, scholarships received from donors outside Marquette are considered to be resources available to meet a student's financial need. Students must report all outside scholarships from sources other than the federal, state and university programs. Need-based aid may be reduced when a student receives a combination of need-based aid and outside scholarships that exceed the financial need. In addition, a reduction of merit awards may occur if the total of all tuition-specific awards exceeds the total cost of tuition or if the value of all awards (including the outside scholarships) exceeds the total cost

of attendance. Students are responsible for following through with the scholarship donor to make sure the scholarship checks are sent directly to Marquette Central in a timely manner. Checks must be properly endorsed to ensure the scholarship is credited to the student's account. Scholarships will be split evenly between the fall and spring semesters unless otherwise noted by the donor. Any questions about these awards should be directed to Marquette Central.

## Marquette Tuition and Housing Benefits

Marquette University offers tuition discount and housing assistance programs to individuals affiliated with the university. Details about each program follow.

**Marquette University Tuition Benefit Program** — This amount represents a tuition benefit to dependents of qualified employees of Marquette University. This benefit cannot exceed university tuition charges minus any tuition-specific assistance, such as the Wisconsin Grant. This benefit replaces any other Marquette scholarship previously awarded. Students are encouraged to file the FAFSA before each new academic year at [fafsa.gov](http://fafsa.gov) to determine eligibility for the Wisconsin Grant. Contact Marquette Central for details. The amount of the benefit will be credited directly to your student account.

**Housing Assistance Program** — This amount represents the room and meal allowances associated with an individual's selection as a resident assistant, apartment manager, resident hall facilities manager, assistant to the hall director or university minister. Contact the Office of Residence Life for the terms of the award.

**Marquette University Employee Remission Program** — This amount represents a tuition discount offered to full-time employees of Marquette University. Contact Marquette Central for details. The amount of remission will be credited directly to your student account.

## Loans

A loan is a type of financial aid that has to be repaid. Students who accept loans will be asked to sign a promissory note (a legal obligation to repay) and in some cases also complete loan entrance counseling. The process for each loan may vary. Refer to the "Accepting the Financial Aid Offer" section on page 23 to determine how to receive funds. Upon graduation or withdrawal from the university, students may also be required to complete loan exit counseling.

On July 30, 2009, the Federal Reserve approved final amendments to Regulation Z (Truth in Lending Act) that revised the disclosure requirements for certain private education loans issued by Marquette. Regulation Z does not apply to Federal Title IV loans (i.e. Federal Direct Loans, Perkins and PLUS). Truth in Lending requirements impact the process of applying for and receiving the HHS Dental Disadvantaged Loan, HHS Health Professions Loan, Federal Nursing Student Loan, HHS Nurse Faculty Loan and Rice Journalism Loan. These requirements are listed under the "Accepting the Financial Aid Offer" section of this guide on page 23.

## Federal Loan Programs

**Federal Nursing Loan** — Available funding and demonstrated financial need will determine eligibility for this loan. Recipients must be enrolled at least half-time in the nursing program,

must not be in default on a federal education loan or owe an overpayment on a federal education grant, be a U.S. citizen or eligible noncitizen, maintain Satisfactory Academic Progress (SAP) and meet other general eligibility requirements for the Federal Student Aid programs. The interest rate is fixed at 5 percent. This loan is interest free as long as a student is enrolled at least half-time in an accredited nursing program. During the grace period, repayment of the principal is not required and the interest does not accrue. The amount of your loan will be credited directly to your student account.

**HHS Dental Disadvantaged Loan** — This loan is based on available funding, parent income information verifying an economically disadvantaged background and demonstrated financial need. Recipients must be enrolled full-time in the dental program and must not be in default on a federal education loan or owe an overpayment on a federal education grant. The interest rate is fixed at 5 percent. No interest accrues while the student is enrolled at least half-time. The amount of your loan will be credited directly to your student account.

**HHS Health Professions Loan** — This loan is awarded based on available funding, verified parent data from the FAFSA and demonstrated financial need. Recipients must be enrolled full-time in the dental program and must not be in default on a federal education loan or owe an overpayment on a federal education grant. The interest rate is fixed at 5 percent. No interest accrues while the student is enrolled at least half-time. The amount of your loan will be credited directly to your student account.

**HHS Nurse Faculty Loan Program (NFLP)** — NFLP is awarded based on available funding. Part-time and full-time students in the nurse Ph.D. program, pursuing a career as full-time nurse faculty, can be considered for NFLP. Recipients must not be in default on a federal education loan or owe an overpayment on a federal education grant. The loan cannot exceed total tuition, fees, books and supplies. The interest rate is fixed at 3 percent if the required criteria are met. Eighty-five percent of the loan can qualify for cancellation when required employment/service obligations are met. Loan term details are supplied to potential recipients. Once application requirements are met, the amount of your loan will be credited directly to your student account.

**Federal Direct Subsidized Loan** — Recipients must be an undergraduate, enrolled at least half-time in a degree-seeking program, must not be in default on a federal education loan or owe an overpayment on a federal education grant, demonstrate financial need, be a U.S. citizen or eligible noncitizen, maintain Satisfactory Academic Progress (SAP) and must meet other general eligibility requirements for the Federal Student Aid programs. The interest rate is established each year based on the 10-year Treasury note auctioned at the final auction held before June 1 plus a statutorily defined add-on. The interest rate in effect for each year is fixed for the life of that loan. The current interest rate for loans disbursed between July 1, 2018 and June 30, 2019 is 5.05 percent. The Federal Direct Subsidized Loan has a fixed interest rate cap of 8.25 percent. The federal government pays the interest while the student is enrolled at least half-time, during the six month grace period after a student is no longer enrolled at least half-time and during approved loan deferment periods. There is a 1.062 percent origination fee for loans first disbursed on or after Oct. 1, 2018 and before Oct. 1, 2019. Interest subsidy as of July 1, 2013, for a first-time Federal Direct Subsidized Loan borrower is eliminated after he/she exceeds 150 percent published length of his/her program (measured in academic years). For example, for a four-year bachelor's degree program, the maximum period for the interest subsidy is six years (150 percent of four years = six years). In addition, a borrower reaching the maximum time frame limit becomes ineligible for the

interest subsidy benefits on all Federal Subsidized Loans disbursed to the borrower on or after July 1, 2013. For more detailed information about the loan processing fee, refer to the loan disclosure statement. The amount of your loan will be credited directly to your student account.

**Federal Direct Unsubsidized Loan** — Recipients must be enrolled at least half-time in a degree-seeking program, must not be in default on a federal education loan or owe an overpayment on a federal education grant, be a U.S. citizen or eligible noncitizen, maintain Satisfactory Academic Progress (SAP) and must meet other general eligibility requirements for the Federal Student Aid programs. The interest rate is established each year based on the 10-year Treasury note auctioned at the final auction held before June 1 plus a statutorily defined add-on. The interest rate in effect for each year is fixed for the life of that loan. The current interest rate for loans first disbursed between July 1, 2018 and June 30, 2019, is 5.05% for undergraduate students and 6.06 percent for graduate/professional students. The Federal Direct Unsubsidized Loan has a fixed interest rate cap of 8.25 percent for undergraduate students and 9.50 percent for graduate/professional students. Interest accrues while the student is in school. The repayment period begins six months after the student is no longer enrolled at least half-time. There is a 1.062 percent origination fee for loans first disbursed on or after Oct 1, 2018 and before Oct. 1, 2019. For more detailed information about the loan processing fee, refer to the loan disclosure statement. The amount of your loan will be credited directly to your student account.

**Federal Direct PLUS Loan (Grad/Prof or Parent)** — Graduate/professional students or parents of dependent students who file the FAFSA are eligible to apply. The maximum amount that students or parents may borrow is listed as an Optional loan on the FAN. This loan cannot be accepted online because the appropriate paperwork needs to be submitted before the loan is processed. A graduate/professional borrower must complete and submit the Grad PLUS Loan Credit Authorization Form, and a parent borrower must complete and submit the Parent PLUS Loan Request Form. Forms are available at [marquette.edu/mucentral](http://marquette.edu/mucentral) in Forms — Financial Aid. The ability to view the Parent PLUS or Grad PLUS in CheckMarq does not signify that the loan has been approved. Students must file a FAFSA, be enrolled at least half-time, maintain Satisfactory Academic Progress (SAP) and meet other general eligibility requirements for the federal student aid programs. The parent borrower and student must be U.S. citizens or eligible noncitizens and must not be in default on a federal education loan or owe an overpayment on a federal education grant. Graduate/professional students or parents of dependent students may borrow a maximum of the Cost of Attendance minus other financial aid. The interest rate is established each year based on the 10-year Treasury note auctioned at the final auction held before June 1 plus a statutorily defined add-on. The interest rate in effect for each year is fixed for the life of that loan. The current interest rate for Direct PLUS Loans first disbursed between July 1, 2018 and June 30, 2019 is 7.60 percent. The Direct PLUS Loan has a fixed interest rate cap of 10.50 percent. Interest accrues while the student is in school. There is a 4.248 percent origination fee for loans first disbursed on or after Oct. 1, 2018 and before Oct. 1, 2019. For more detailed information about the loan processing fee, refer to the loan disclosure statement. The amount of your loan will be credited directly to your student account.

## State Loan Programs

**Wisconsin Minority Teacher Loan** — This loan is based on nomination by the Office of Student Financial Aid. Recipients must be a Wisconsin resident, must have sophomore, junior or senior standing, enrolled at least half-time in a program leading to teacher licensure, registered with Selective Service (if required), and have a cumulative 3.000 GPA, and identify as a minority student as defined by state statutes. Recipients must also be enrolled in a program of study leading to a teacher’s license in a discipline identified as a teacher shortage area for the state of Wisconsin by the United States Department of Education. The maximum award per year is \$10,000 with the maximum amount borrowed not to exceed \$30,000. After graduation, students must be licensed by the Wisconsin Department of Public Instruction in a high-demand discipline and employed in a public or private elementary or secondary school in the city of Milwaukee as a full-time teacher in a high-demand area related to the recipient’s program of study. Students must also receive a rating of proficient or distinguished on the educator effectiveness system or the equivalent in a school that does not use the educator effectiveness system in order to receive partial forgiveness of the loan. Students must also submit to the State of Wisconsin Higher Educational Aids Board (HEAB) a completed employment verification form at the end of each academic year. Students not teaching in an eligible school district must repay the loan at a fixed interest rate of 5 percent. The amount of your loan will be credited directly to your student account.

**Wisconsin Nursing Loan** — This loan is based on nomination by the Office of Financial Aid. Recipients must demonstrate financial need, be enrolled at least half-time in the nursing program, be a Wisconsin resident and make Satisfactory Academic Progress (SAP). The maximum award per year is \$3,000 with the maximum amount borrowed not to exceed \$15,000. Students who agree to practice nursing full-time in Wisconsin may be eligible for partial loan forgiveness. Students who do not practice nursing in Wisconsin must repay the loan at a fixed interest rate of 5 percent. The amount of your loan will be credited directly to your student account.

**Wisconsin Teacher Education Loan** — This loan is based on nomination by the Office of Student Financial Aid. Recipients must be a Wisconsin resident, must have sophomore, junior or senior standing, enrolled at least half-time in a program leading to teacher licensure, registered with Selective Service (if required), and have a cumulative 3.000 GPA. Recipients must also be enrolled in a program of study leading to a teacher’s license in a discipline identified as a teacher shortage area for the state of Wisconsin by the United States Department of Education. The maximum award per year is \$10,000 with the maximum amount borrowed not to exceed \$30,000. After graduation, students must be licensed by the Wisconsin Department of Public Instruction in a high-demand discipline and employed in a public or private elementary or secondary school in the city of Milwaukee or a county defined as “rural” (as defined by this program) as a full-time teacher in a high-demand area related to the recipient’s program of study. Students must also receive a rating of proficient or distinguished on the educator effectiveness system or the equivalent in a school that does not use the educator effectiveness system in order to receive partial forgiveness of the loan. Students must also submit to the State of Wisconsin Higher Educational Aids Board (HEAB) a completed employment verification form at the end of each academic year. Students not teaching in an eligible school district must repay the loan at a fixed interest rate of 5 percent. The amount of your loan will be credited directly to your student account.

**Other State Loan Programs** — Some states such as **Alaska, Connecticut, Minnesota, New Jersey, North Dakota, Pennsylvania, Rhode Island, South Dakota** and the territory of **Guam**

offer alternative loan programs to state residents. Contact the appropriate state’s or territory’s higher education agency about the availability of these programs, as well as application and disbursement procedures. The amount of your loan will be credited directly to your student account.

## Institutional Loan Programs

**Rice Journalism Loan Program** — Recipients must be undergraduates enrolled full-time in the Diederich College of Communication with a planned major in advertising, journalism or broadcast and electronic communication, maintain Satisfactory Academic Progress (SAP), and must demonstrate financial need. The interest rate is fixed at 1 percent. No interest accrues while the student is enrolled at least half-time. The amount of your loan will be credited directly to your student account.

## Privately Funded Loan Programs

**Private Alternative Loans** — These are nonfederal educational loans available from a variety of lending institutions that are meant to be used **after** federal loan eligibility for the year has been exhausted. Although minimums and maximums vary for these loan programs, all require a satisfactory credit history. When one of these aid types appears on the FAN, we have certified the loan for the amount indicated. Please be aware that the lender may still deny the loan because of applicant’s credit history. For more information about private alternative loan options, visit [marquette.edu/mucentral/financialaid](http://marquette.edu/mucentral/financialaid) and select Loan Types: Undergraduate. The amount of your loan will be credited directly to your student account.

## Loan Repayment Schedules

### Health Professions Loan, Loans to Disadvantaged Students, Federal Nursing Loan\*

Total Amount Borrowed	Average Monthly Payment	Number of Payments	Interest Amount	Total Payment
\$ 1,000	\$ 40	27	\$ 58.23	\$ 1,058.23
5,000	53	120	1,364.03	6,364.03
12,000	127	120	3,273.39	15,273.39

\* Interest rate during repayment is fixed at 5 percent. Minimum payment is \$40 per month or \$120 per quarter. Interest is calculated on the unpaid balance each month beginning 12 months after leaving school for Health Professions Loans and LDS, and nine months after leaving school for Federal Nursing Loans. The monthly payment includes principal only. Interest is added to the monthly amount.

### Federal Direct Subsidized Loan, Undergraduates\*\*

Total Amount Borrowed	Balance When Repayment Begins	Monthly Payment	Total Payment
\$ 5,000	\$ 5,000	\$ 61.33	\$ 7,358.92
10,000	10,000	122.65	14,718.49
15,000	15,000	183.98	22,077.40
20,000	20,000	245.31	29,436.32
25,000	25,000	306.63	36,795.89

\*\* The interest rate is established each year based on the 10-year Treasury note auctioned at the final auction held before June 1 plus a statutorily defined add-on. The interest is paid by the federal government while the student is in school and a six-month grace period after graduation, leaving school or dropping below half-time enrollment. The above repayment chart is based on the interest cap of 8.25 percent and assumes a 10-year (120-month) repayment schedule for each loan.

### Federal Direct Unsubsidized Loan, Undergraduates †

Total Amount Borrowed	Balance When Repayment Begins	Monthly Payment	Total Payment
\$ 5,000	\$ 6,134	\$ 75.24	\$ 9,027.89
10,000	12,269	150.48	18,058.07
15,000	18,403	225.72	27,085.96
20,000	24,538	300.97	36,115.47
25,000	30,672	376.20	45,144.02

† The interest rate is established each year based on the 10-year Treasury note auctioned at the final auction held before June 1 plus a statutorily defined add-on. The above repayment chart is based on the interest rate cap of 8.25 percent and assumes no interest or principal is paid during the enrollment period, 27 months of in-school deferment plus a six-month grace period and a 10-year (120-month) repayment schedule for each loan. Paying all or part of the interest during the in-school period will reduce your monthly payments and total amount repaid.

### Federal Direct Unsubsidized Loan, Graduate/Professional ‡

Total Amount Borrowed	Balance When Repayment Begins	Monthly Payment	Total Payment
\$ 5,000	\$ 6,069	\$ 78.53	\$ 9,423.88
10,000	12,138	157.06	18,847.75
15,000	18,206	235.58	28,269.84
20,000	24,275	314.11	37,693.72
25,000	30,344	392.64	47,117.59

‡ The interest rate is established each year based on the 10-year Treasury note auctioned at the final auction held before June 1 plus a statutorily defined add-on. The above repayment chart is based on the interest rate cap of 9.50 percent and assumes no interest or principal is paid during the enrollment period, 21 months of in-school deferment plus a six-month grace period and a 10-year (120-month) repayment schedule for each loan. Paying all or part of the interest during the in-school period will reduce your monthly payments and total amount repaid.

### Federal Direct PLUS Loan, without in-school deferment \*

Total Amount Borrowed	Balance When Repayment Begins	Monthly Payment	Total Payment
\$ 5,000	\$ 5,000	\$ 67.47	\$ 8,095.87
10,000	10,000	134.93	16,192.66
15,000	15,000	202.40	24,288.53
20,000	20,000	269.87	32,384.40
25,000	25,000	337.34	40,480.27

\* The interest rate is established each year based on the 10-year Treasury note auctioned at the final auction held before June 1 plus a statutorily defined add-on. The above repayment chart is based on the interest rate cap of 10.50 percent and assumes a 10-year (120-month) repayment schedule for each loan with no in-school deferment. Repayment begins 60 days after the loan is completely disbursed.

### Federal Direct PLUS Loan, with in-school deferment\*\*

Total Amount Borrowed	Balance When Repayment Begins	Monthly Payment	Total Payment
\$ 5,000	\$ 6,181	\$ 83.40	\$10,008.71
10,000	12,363	166.82	20,018.43
15,000	18,544	250.22	30,027.14
20,000	24,725	333.63	40,034.92
25,000	30,906	417.03	50,043.62

\*\* The interest rate is established each year based on the 10-year Treasury note auctioned at the final auction held before June 1 plus a statutorily defined add-on. The above repayment chart is based on the interest rate cap of 10.50 percent and assumes no interest or principal is paid during the enrollment period, 21 months of in-school deferment plus a six-month grace period and a 10-year (120-month) repayment. Paying all or part of the interest during the in-school period will reduce your monthly payments and total amount repaid.

### Loan Consumer Information

Student eligibility for other financial aid is not affected by the acceptance of offered student loans. However, loan amounts could be adjusted when any new aid is added to the student's package, e.g., outside/private scholarships.

The Federal Direct Loans and PLUS Loan electronic Master Promissory Note (eMPN) is an online process at [studentloans.gov](http://studentloans.gov). After the loans are accepted by students online through CheckMarq and the loans have originated, students are sent an email to their Marquette email account notifying them that the eMPN is ready to be signed.

The online eMPN process has four steps and requires the student borrower's FSA ID to complete (visit [fsaid.ed.gov](http://fsaid.ed.gov)). The signed eMPN is valid for 10 years. Borrowers need to only sign it once during this time period. A PLUS borrower may be required to sign subsequent promissory notes if he/she was required to previously provide an endorser.

Federal Direct Subsidized Loan interest is paid by the federal government while the student is enrolled at least half-time and during approved loan deferment periods.

The Federal Direct Unsubsidized Loan and PLUS Loan interest is charged to the borrower for the life of the loan. Borrowers have the option to pay the interest or defer interest payments while in school. Deferred interest payments will accrue and be added to the loan principal at the time of repayment (capitalized).

Students must be enrolled at least half-time to be eligible for federal loans and maintain at least half-time enrollment to qualify for an in-school deferment. If enrolled less than half-time, loans will not disburse and previously borrowed loans will enter the grace or repayment period.

Marquette's half-time enrollment per semester, including summer, is:

- Undergraduate Six credits
- Law/Dental/PA/PT Six credits
- Graduate Four credits

Students wishing to withdraw from Marquette must complete the official Withdrawal From All Courses Form. This form is available at [marquette.edu/mucentral](http://marquette.edu/mucentral) in Forms — Academic. The withdrawal form **must** be signed by a Marquette Central representative. This provides an opportunity for the student to receive loan exit counseling information, including repayment and loan consolidation information.

A borrower is obligated to repay the full amount of the loan regardless of whether the borrower completes the program of study in which he/she is enrolled within the regular time of completion.

The following is a list of consequences if a borrower defaults on a federal loan:

- Adverse credit report
- Delinquent debt collection procedures (e.g., garnished wages, seized tax refunds)
- Litigation

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database of student aid. When a student or parent of a student borrows a Title IV Loan, Marquette will submit the loan details to NSLDS. NSLDS loan details will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system. By visiting [nsls.ed.gov](http://nsls.ed.gov), students can access information about any federal student loans and Pell Grants received. Students need their FSA ID from [fsaid.ed.gov](http://fsaid.ed.gov) to access their records.

For questions about the borrower's rights and responsibilities and for the terms and conditions of federal loans, please contact:

Susan Teerink  
Director of the Office of Student Financial Aid  
P.O. Box 1881  
Milwaukee, WI 53201-1881  
414.288.4000

## Work Assistance

Many students help finance their education through part-time employment on and off campus. Students must work to earn the money awarded under the Federal Work Study (FWS) or Marquette Student Employment (MSE) programs. Student employees are paid every two weeks according to a schedule determined by payroll based upon the number of hours worked and student's pay rate or wage.

The amount of FWS listed on the FAN represents the amount students are eligible to earn each semester during the academic year. Students employed through the MSE program are not limited to the amount listed on the FAN. If no work program is listed on the student's FAN, that student is eligible to work under the MSE program. For more information, contact Student Employment Services at [studentemployment@marquette.edu](mailto:studentemployment@marquette.edu).

Wages begin at \$7.25 per hour and increase depending on the skill level of the job. The student's employer will determine the rate of pay. A \$2,000 award on the FAN represents approximately seven hours of work per week at minimum wage.

**Note:** Students will earn more or less than their awarded amounts depending on the number of hours worked and the rate of pay.

All jobs are made available through JobConnection at [jobconnection.mu.edu](http://jobconnection.mu.edu). Job opportunities are coordinated by Student Employment Services. Through JobConnection, students select jobs for which they would like to apply. Students are expected to contact prospective employers to apply and interview for the job. The employer makes the final job offer. **First-time Marquette student-employees must comply with the Immigration Reform and Control Act of 1986.** This means that the student will need to complete an I-9 form with Marquette Central on the **first** day of employment. Students must provide **original** documentation (e.g., Social Security card and driver's license or U.S. passport) along with the Job Placement Form provided by their employer. Copies or faxes of documents are not acceptable. A list of acceptable documents to complete the I-9 process is listed on the last page of the I-9 Form. Students may view the I-9 requirements on the student employment website at [marquette.edu/mucentral/financialaid/ses\\_i9.shtml](http://marquette.edu/mucentral/financialaid/ses_i9.shtml). Contact Student Employment at [studentemployment@marquette.edu](mailto:studentemployment@marquette.edu) with questions.

**Note:** New freshmen will have access to JobConnection in early July.

**Federal Work Study Program** — Federal Work Study (FWS) jobs are available in a majority of campus departments, as well as with several off-campus nonprofit agencies. FWS is awarded based on financial need, and continuing students must submit the FAFSA prior to the February 1 priority deadline each year. All part-time job opportunities on campus are coordinated through Student Employment Services. Students will receive a paycheck every two weeks based upon pay rate and hours worked.

**Note:** Students wishing to accept FWS for fall must complete Verification (if selected) by August 1 (see page 31 for details).

**Marquette Student Employment** — Marquette Student Employment (MSE) is employment on campus that is not federally funded. Student earnings are not limited to the amount listed on the financial aid award. Students will receive a paycheck every two weeks based upon pay rate and hours worked.

**Note:** Marquette Student Employment (MSE) and Federal Work Study (FWS) are not the same work program. When hired to work on campus, the student and employer must understand which program the student has been awarded.

**Direct Deposit for Student Payroll**— Marquette strongly recommends that all students sign up for direct deposit. To ensure payroll is not delayed, set up direct deposit by August 1. Log in to CheckMarq. On the Quick Links Bursar tab, click on the Sign up for direct-deposit refunds or student payroll link. Click on Add Account. Enter your bank routing number, account number and account type and click Save. Click OK. You will then be able to review or edit the information you entered.

**Note:** Student employees who have not set up direct deposit will need to pick up their paper paycheck at the Payroll Office: Straz Tower, 915 W. Wisconsin Ave., Room 175.

## Accepting the Financial Aid Offer

Once students become familiar with the types of financial aid offered on the Financial Aid Notification (FAN), it is time to accept or decline aid. The information below provides students with the tools to accept and receive awarded funds.

**Grants and Scholarships** — Grants and scholarships listed on a student's FAN are divided equally between fall and spring semesters unless otherwise noted. Grants and scholarships are automatically accepted at the time the award is made and will be disbursed to your student account no earlier than 10 days before the start of class for the term.

**Loans** — Loans listed on a student's FAN are divided equally between fall and spring semesters unless otherwise noted. Students who wish to borrow less than the amount of loan offered can manually make that adjustment upon the initial acceptance of the loan. Subsequent reductions can be done by selecting "Request Counselor Action" to request a lesser amount of the loan or email [marquettcentral@marquette.edu](mailto:marquettcentral@marquette.edu). The process of receiving loans varies by the loan program.

**HHS Dental Disadvantaged Loan, HHS Health Professions Loan, HHS Nurse Faculty Loan, Federal Nursing Student Loan and the Rice Journalism Loan** — The disclosure requirements per final amendments to Regulation Z (Truth in Lending Act) impact the process of applying for and receiving these loans.

1. When offered one of these loans, students will be notified via their eMarq email account to review the following on CheckMarq:
  - a. **Private Education Loan Application and Solicitation Disclosure.** This disclosure will detail the general terms of the loan and the estimated amount the student can expect to repay over the life of the loan and provide information about the potential availability of lower-cost federal loans. This form does not need to be returned.
  - b. **Private Education Loan Approval Disclosure Form.** This disclosure will detail the general terms of the loan and the estimated amount the student can expect to repay over the life of the loan and provide information about the potential availability of lower-cost federal loans. It states a student has up to 30 days to accept the offered loan. This form does not need to be returned.
2. **Private Education Loan Applicant Self-Certification Form.** Students are required to print, sign and submit this form to the Office of Student Loan Accounts and Collections. This form can be found by clicking: **Quick Links Financial Aid Tab > View my financial aid OR Accept/decline my financial aid > TILA Disclosures > Loan Applicant Self-certification > View.** The loan will not disburse to the student's account until the signed Self-Certification Form has been returned.
3. After accepting the loan on CheckMarq, students will be notified via their eMarq email account to review a third disclosure called the **Private Education Loan Final Disclosure Form.** It states a student has up to three days from receipt of this disclosure to request the loan be canceled. This form does not need to be returned.
4. Students will be notified by [signmyloan.com](http://signmyloan.com) via their eMarq email account to complete the electronic Master Promissory Note (eMPN). Students should create an online account at [signmyloan.com](http://signmyloan.com) to complete the eMPN.
5. After the Office of Student Financial Aid receives notification that the eMPN and Self-Certification are complete and the Private Education Loan Final Disclosure Form has been

reviewed, the loan will be credited to the student's account no earlier than 10 days prior to the start of classes for the term unless a student has requested a cancellation of the loan.

### Federal Direct Subsidized and Federal Direct Unsubsidized Loans

#### **For First-time Federal Direct Loan Borrowers:**

1. Students must accept loans on CheckMarq.
2. After loans have been accepted, students are notified via their eMarq email to complete the electronic Master Promissory Note (eMPN) at [studentloans.gov](http://studentloans.gov). Emails will be sent mid-summer for the fall term and occur on a rolling basis thereafter. Students are required to electronically sign the eMPN using their FSA ID.
3. First-time borrowers are also required to complete entrance counseling before loans will pay to the student's account. Loan entrance counseling gives further instruction and information about borrowing Federal Direct Loans. Entrance counseling is completed online at [marquette.edu/mucentral/dlentrance](http://marquette.edu/mucentral/dlentrance).
4. 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 account no earlier than 10 days before the start of classes for the term.

**Note:** Attempting to sign a promissory note before receiving the email notification will result in an error message.

#### **For Continuing Student Borrowers:**

1. Students who have completed the above requirements in a previous year only need to accept the Federal Direct Loans online through CheckMarq.
2. Loans will automatically disburse to the student's account no earlier than 10 days before the start of classes for the term.

**Federal Direct PLUS Loan (Grad/Prof or Parent)** — Students and parents are not able to accept the OPTIONAL loan amount listed in CheckMarq. To initiate the loan process, follow the steps below.

#### **For First-time Grad/Professional PLUS and Parent PLUS Borrowers:**

1. A graduate/professional borrower must complete and submit the Grad PLUS Credit Authorization Form, and a parent borrower must complete and submit the Parent PLUS Loan Request Form. Forms are available at [marquette.edu/mucentral](http://marquette.edu/mucentral) in Forms — Financial Aid.
2. Completed forms must be submitted to Marquette Central for processing. The Department of Education will check the borrower's credit history. The borrower will receive written notice of the credit review from the Department of Education.

**Note:** Loans that are approved after documenting extenuating circumstances or obtaining an endorser require the borrower to complete PLUS Loan Credit Counseling at [studentloans.gov](http://studentloans.gov).

3. Once the Office of Student Financial Aid receives notice of credit approval, graduate/professionals are notified via eMarq email and parents are notified by letter to complete the electronic Master Promissory Note (eMPN) at [studentloans.gov](http://studentloans.gov). Emails will be sent mid-summer for the fall term and occur on a rolling basis thereafter. Borrowers are required to sign the eMPN using their FSA ID.

4. First-time graduate/professional borrowers are also required to complete entrance counseling before loans will pay to the student's account. Loan entrance counseling gives further instruction and information about borrowing PLUS loans. Entrance counseling is completed at [marquette.edu/mucentral/dlentrance](http://marquette.edu/mucentral/dlentrance).
5. After the Office of Student Financial Aid receives notification that the eMPN and entrance counseling (for graduate/professional borrowers only) are complete, the loan will be credited to the student's account no earlier than 10 days before the start of classes for the term.

**Note:** Attempting to sign a promissory note before receiving the notification will result in an error message.

**For Continuing Grad/Professional PLUS and Parent PLUS Borrowers:**

1. A graduate/professional borrower must complete and submit the Grad PLUS Credit Authorization Form, and a parent borrower must complete and submit the Parent PLUS Loan Request Form. Forms are available at [marquette.edu/mucentral](http://marquette.edu/mucentral) in Forms — Financial Aid.
2. The eMPN and entrance counseling are typically not required for continuing borrowers unless an endorser is required.

**Note:** Loans that are approved after documenting extenuating circumstances or obtaining an endorser require the borrower to complete PLUS Loan Credit Counseling at [studentloans.gov](http://studentloans.gov).

3. Once the Office of Student Financial Aid receives notice of credit approval, loans will automatically disburse to the student's account no earlier than 10 days before the start of classes for the term. Loans approved with an endorser require signing a new eMPN before the loan will disburse.

## Marquette Monthly Payment Plan (MMPP) Semester Worksheet

### A. Anticipated Semester Direct Costs/Fees

- |  |          |
|--|----------|
| 1. Tuition   | \$ _____ |
| 2. Student Fees (full-time undergraduate only)           | \$ _____ |
| 3. Marquette Residence Hall (room and meals)             | \$ _____ |
| 4. Marquette Apartment                                   | \$ _____ |
| 5. Meal Plan Only  | \$ _____ |
| 6. SEMESTER DIRECT COSTS/FEEES SUBTOTAL: (add lines 1–5) | \$ _____ |

Do not include books, health insurance or personal expenses in this budget.

### B. Anticipated Semester Financial Aid

- |  |          |
|--|----------|
| 7. Marquette Scholarship(s)  | \$ _____ |
| 8. All Grants (Pell, WG, SEOG, Marquette Grant, etc.)                        | \$ _____ |
| 9. Net Federal Direct Loan(s) (subtract the 1.062% loan fee)                 | \$ _____ |
| 10. Net Federal Parent or Grad/Prof PLUS Loan (subtract the 4.248% loan fee) | \$ _____ |
| 11. Outside Private Scholarships   | \$ _____ |
| 12. SEMESTER FINANCIAL AID SUBTOTAL: (add lines 7–11)                        | \$ _____ |

### C. Balance Owed To Marquette

- |  |          |
|--|----------|
| 13. Semester Direct Costs/Fees Subtotal (Line 6)               | \$ _____ |
| 14. Less Tuition Deposit (\$200) and Housing Deposit (\$300) * | \$ _____ |
| 15. Less Semester Financial Aid Subtotal (Line 12)             | \$ _____ |
| 16. Less Payments/Other **                                     | \$ _____ |
| 17. BUDGET TOTAL   | \$ _____ |

Divide (Line 17) by 5 = \$ \_\_\_\_\_  
Monthly payment

\* Credited to the tuition and housing costs of the first semester only.

\*\* Do not include Federal Work Study or Marquette Student Employment.

## Paying the Bill and Financing Options

### Billing Process

Payment of tuition, room, meals and other fees is due in full approximately seven days prior to the beginning of the first and second semesters. Students who have registered for classes will receive an email notification via eMarq that they can view the e-bill online. Emails will be sent in July and December for each respective semester.

Registration is not complete until all tuition, room, meals and other fees are paid. A student who does not pay in full or enroll in the Marquette Monthly Payment Plan by the due date will be subject to a \$100 fee to remove the registration, transcript and diploma block.

Authorized financial aid (excluding FWS and MSE) for the current semester will be deducted from the total charges for the semester. If not budgeted through the Marquette Monthly Payment Plan, the balance due is payable to the Office of the Bursar before the start of classes.

**Please note** that students who do not intend to return to the university are responsible for withdrawing from all classes online through CheckMarq. A student not withdrawing from all classes will be billed as an enrolled student.

### Financial Aid and the Student Account

Students must complete and submit all required promissory notes, entrance counseling and Verification documents and register for classes before financial aid can be credited to the student's account. Most sources of financial aid are credited directly to a student's account 10 days before the start of class for the term for payment of tuition, fees, room and meals (if applicable), and related costs.

These sources include:

- Marquette Scholarships and Grants
- Federal Pell and SEOG Grants
- Wisconsin Grant
- Wisconsin TIP and Minority Grants
- Health Professions, Nursing Loans, Loan for Disadvantaged Students and Nurse Faculty Loan
- Federal Direct Loans and PLUS Loans
- Rice Loans
- Certain private outside scholarships and certain private alternative loans

Several other aid sources are disbursed in the form of checks and will require student endorsement each term. Students will be notified when checks are available for endorsement. Those sources include certain private alternative loans and certain private outside scholarships.

If the student's financial aid does not cover the term charges or the financial aid is not available, students and/or families must pay the difference or select the payment plan option to ensure the completion of registration. Students are responsible for completing all paperwork and steps required to finalize the award so it pays into the student's account. If financial aid exceeds the term charges, the student may be eligible for a refund. Students will be contacted by the Office of the Bursar via the eMarq email account when the refund has been processed.

### Disbursements of Title IV Funds for Books and Supplies

Effective July 1, 2016, Title IV eligible students who have Title IV funds awarded in excess of school charges are eligible for a refund. The refund should be made by the seventh day of class to obtain books and supplies. Marquette University meets this requirement by refunding the student his/her Title IV credit balance by the seventh day of class.

If a student has not yet established eligibility to receive Title IV funds at least 10 days before the beginning of a payment period because of outstanding Verification requirements or unresolved conflicting information, this requirement does not apply.

### Marquette University Payment Options

**Traditional Semester Payment** — Payment of all tuition and other billed charges is due in full prior to the start of each term. The fall term payment due date is Aug. 21, 2018, and the spring term payment due date is Jan. 8, 2019.

**Marquette Monthly Payment Plan** — Marquette offers the Marquette Monthly Payment Plan (MMPP), which enables students and their families to budget all of their semester tuition, room, meals and student fees in five equal monthly installments for fall (August – December) and spring (January – May) semesters. The MMPP is not a loan; there are no interest or finance charges. Students must enroll each semester for the payment plan, and the cost is a \$35 enrollment fee per semester. The fall semester program begins Aug. 5, 2018. All payments are due on the fifth of each month.

For more information, please access the Fall/Spring Payment Plan link at [marquette.edu/mucentral](http://marquette.edu/mucentral).

If you have questions or need assistance with enrollment, please contact Marquette Central.

**Payment by a University-approved Third-party Sponsor** — Students whose tuition is paid by a university-approved third-party sponsor (ROTC, foreign embassies, directly billed companies, etc.) must submit their billing authorization to Marquette Central by the payment due date.

## Other Information to Know

### Changes in Aid Awards

Financial aid awards may be revised during the academic year. Possible reasons for revision include changes in a family's situation, a change in the student's enrollment or housing status, receipt of outside resources, etc. Families may also be selected to verify the financial data provided on the FAFSA. If selected for Verification, students will be required to submit documents to Marquette Central. If eligibility for financial aid has changed after a review of these documents, an award adjustment may be required. Students will receive notice of all financial aid changes, and a new FAN will replace all previous award notifications.

When determining a student's financial aid award, we make every effort to offer the maximum amount of assistance a student is eligible to receive from the resources we have available. In determining the award, we are governed by federal, state and institutional regulations, which may limit the types and amounts of assistance students are eligible to receive. Furthermore, if the funds in any of the aid programs we administer have been exhausted, we will not be able to offer assistance from these programs regardless of the student's financial need.

Students are responsible for reporting to the Office of Student Financial Aid all assistance received from outside sources because federal law requires that we consider all outside assistance as a part of the financial aid award. This means that outside scholarships will first be used to meet any remaining need. If a student's need is met, every effort will be made to reduce self-help aid (loans and employment). However, in some instances, adjustments may include a reduction in Marquette grants. Please contact Marquette Central for information.

If you have questions about how a financial aid award was determined, call Marquette Central at 414.288.4000, email [marquettecentral@marquette.edu](mailto:marquettecentral@marquette.edu) or write to us at Marquette University; P.O. Box 1881; Milwaukee, WI 53201-1881.

### Reapplying for Financial Aid

Each year students must complete and submit a FAFSA to be considered for financial aid. To ensure maximum consideration for all types of financial aid, the Office of Student Financial Aid must receive the results of a processed FAFSA prior to the February 1 priority deadline. Keep in mind that it may take up to four weeks for us to receive the results of the processed FAFSA. The FAFSA must be filed no later than January 15 each year to meet the February 1 priority deadline.

**An applicant whose FAFSA is processed and received after February 1 will receive a reduced financial aid award.** Late applicants wishing to appeal must do so within 30 days of the date of the initial Financial Aid Notification. Appeals will be heard for those students who have experienced serious health or personal problems. Appeal forms and information are available from Marquette Central.

## Verification

The Department of Education designates which FAFSA applicants are required to complete a process called Verification. Once the FAFSA is processed, the applicant will receive a Student Aid Report (SAR) that will inform him/her if his/her FAFSA was selected for Verification. Federal regulations require schools to check the accuracy of the data reported on the FAFSA for applicants selected for Verification.

Marquette applicants selected for Verification will receive a document request via their eMarq email account. To comply with this request, students must submit a fully completed and signed *2018–19 Verification Worksheet* and must verify student and parent or spouse income information.

*A copy of the federal tax return is not acceptable documentation for verifying FAFSA income data.* If eligible, the easiest and quickest way to verify FAFSA income (student, parent(s) and/or spouse) is to use the 2018–2019 FAFSA **IRS Data Retrieval Tool**. Do not make any changes to transferred IRS data. Visit [marquette.edu/mucentral/verify1819](http://marquette.edu/mucentral/verify1819) to learn more about this process.

Applicants not eligible to use the FAFSA **IRS Data Retrieval Tool** must submit signed copies of the 2016 Federal IRS Tax Return Transcript. Visit [marquette.edu/mucentral/taxes1819](http://marquette.edu/mucentral/taxes1819) for information about how to obtain a Tax Return Transcript.

All requested documents must be submitted to Marquette Central within 30 days of the initial request. Financial aid processing cannot be completed until Verification has been completed. Failure to provide documents within 30 days will result in a reduction or elimination of financial aid.

## Summer Financial Aid

The Office of Student Financial Aid will evaluate all degree-seeking students with enrollment of at least half-time to determine summer financial aid eligibility. Eligible students will be notified via their Marquette email account beginning in March and continuing throughout the summer term.

Summer 2019 is part of the current 2018-2019 academic year. The 2018-2019 FAFSA and a student's remaining 2018-19 financial aid eligibility determine the summer 2019 financial aid award. Potential summer funding includes: remaining Federal Pell Grant and Federal Direct Loan eligibility, Federal Grad or Parent PLUS Loan, and/or private alternative loans.

Students who advance a grade level or become a graduate/professional may be eligible for additional Federal Direct Loans for summer (i.e., freshman to sophomore, sophomore to junior or undergraduate to graduate/professional after spring 2018).

Please contact Marquette Central with questions about summer financial aid.

## Financial Aid Satisfactory Academic Progress Policy

Marquette University is required by federal regulation to apply qualitative and quantitative standards in measuring academic progress for financial aid purposes. These standards apply to all students who receive institutional, state, and federal Title IV and Title VII funds administered by the university. Federal Title IV programs include Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Direct Loans and PLUS Loans, Federal Perkins Loans, Federal Work Study, and the Iraq and Afghanistan Service Grant. Title VII programs include HHS Health Professions Loans, the HHS Scholarship for Disadvantaged Students, the HHS Loan for Disadvantaged Students, the HHS Nurse Faculty Loans and Federal Nursing Student Loans.

Marquette has established the following criteria in conjunction with federal regulation published on Oct. 6, 1993, Federal Register Part 668.16 and in the Higher Education Amendments of 1986. Progress will be evaluated annually after the spring semester for pace and after every semester for students who are RWARd or on a SAP plan. Termination is effective for the next term of enrollment. Notification of termination will be sent to the student's Marquette eMarq account.

Progress for students working on a second degree begins at the start of the new degree.

### I. Qualitative Standards of Academic Progress

Financial aid recipients are governed by the performance standards of the school or college in which they are enrolled.

#### Undergraduates

1–24 credits — student must maintain a cumulative 1.500 GPA.

24+ credits — student must maintain a cumulative 2.000 GPA.

After two years of attendance (including transfer credits) or junior standing (whichever occurs first), undergraduates must maintain a cumulative 2.000 GPA.

#### Law

After the end of the second term of attendance, a student must maintain a cumulative 1.900 GPA (full-time students).

After the end of the third term of attendance, a student must maintain a cumulative 2.000 GPA (full-time students).

27–45 credits — student must maintain a cumulative 1.900 GPA (part-time students).

45+ credits — student must maintain a cumulative 2.000 GPA (part-time students).

#### Graduate School

1–9 credits — student must maintain a cumulative 2.500 GPA.

9+ credits — student must maintain a cumulative 3.000 GPA.

#### Graduate School of Management (GSM)

1–4 credits — student must maintain a cumulative 2.000 GPA.

5–9 credits — student must maintain a cumulative 2.500 GPA.

9+ credits — student must maintain a cumulative 3.000 GPA.

#### Health Sciences Professional (HESP)

Physical Therapy:

For students admitted before fall 2015: After the end of the first term of attendance, a student must maintain a cumulative 1.500 GPA. After the end of the second term of attendance, a student must maintain a cumulative 2.200 GPA.

For students admitted fall 2015 or later: After the end of the first term of attendance, a student must maintain a cumulative 1.500 GPA. After the end of the second term of attendance, a student must maintain a cumulative 2.400 GPA.

Physician Assistant: After the end of the first term of attendance, a student must maintain a cumulative 2.000 GPA. After the end of the second term of attendance, a student must maintain a cumulative 2.800 GPA.

Student must meet academic standards as defined by the College of Health Sciences.

#### Dental

After the end of the third term of attendance, a student must maintain a cumulative 2.000 GPA.

Incompletes, withdrawals and transfer of credits from other institutions (including consortium credits) are not included in the Marquette GPA. Course repeats are only included once in the GPA according to the Marquette policy for repeat course work. ESL course work is included in the GPA.

If your college has required you to withdraw for academic reasons, you will have failed Satisfactory Academic Progress for financial aid purposes, and you will be ineligible for financial assistance for the subsequent semester. You may appeal this determination.

### II. Quantitative Standards of Academic Progress (Pace)

Students must complete their academic programs and receive their degrees within a maximum time frame to continue receiving Title IV financial aid. Listed below is the maximum number of credits (including AP, test and transfer credits) or years a student may attempt toward degree completion. At the point it is determined that students are unable to complete the program within the required maximum time frame, they will receive notification that they are no longer eligible to receive Title IV financial aid. In addition, students who have completed their academic program requirements but have not conferred (taken) a degree will be notified they are ineligible for Title IV aid.

Undergraduate (including double majors)	180
Second undergraduate degree	271
Health Sciences professional	180
Law	135
Dental School	5 years
Graduate School of Management	6 years
Graduate School — master’s degrees	6 years
Graduate School — doctoral degrees	8 years

In addition, the following quantitative standards must be met:

#### **Undergraduate**

Students must earn 67 percent of their cumulative credits attempted.

#### **Graduate School, Graduate School of Management, Law and Health Sciences professional**

Students must earn 75 percent of their cumulative credits attempted.

#### **Doctor of Dental Surgery**

Students must earn 80 percent of their cumulative credits attempted.

**Note:** Grades of I, IX, NC, UNC, X, ADW, UY, W, WA, UW and U, unreported grades, grades of WF and F or audit after the add/drop semester deadline are counted as attempted but not earned credits. Repeat courses are only counted once in the cumulative earned. Credits are counted for all terms in which students didn’t receive aid, as well as credits waived under academic amnesty policies. Part-time attendance counts in the max time frame calculation. ESL course work counts toward attempted and earned credits. Marquette does not offer remedial or enrichment courses.

### **III. Failure to Meet the Satisfactory Academic Progress Standards**

#### **Quantitative (Pace) and Qualitative**

A student who fails SAP cannot receive aid for the subsequent term. A student has the option to “appeal.” See Section IV for Appeal procedures and requirements.

If a student in an ineligible status receives aid, **full repayment will be required of all funds received, excluding employment earnings.** A student working under the Federal Work Study program will have his/her employment terminated.

When a student has made satisfactory progress as outlined above after a particular term at Marquette without the benefit of student financial aid, the student must contact the Office of Student Financial Aid and request a Satisfactory Academic Progress re-evaluation. The student will then be reinstated to an eligible status.

**Note:** Per state statute: Eligibility for WI Covenant Scholars Grant and WI Covenant Foundation Grant ceases if the scholar does not maintain acceptable academic standards (i.e., SAP) as prescribed by the student’s institution of higher education. After eligibility for the grant(s) ceases, it is not able to be reinstated.

### **IV. Satisfactory Academic Progress Appeal Procedures**

1. Student must complete the Appeal Form (see **\*Note**) by following the instructions on the form. The basis of your appeal may include, but is not limited to, the following extenuating circumstances: personal injury or illness, family difficulties, interpersonal problems, death of student’s relative.

**Note:** All appeals must include an adviser-approved academic plan that, if followed, will ensure that the student is able to meet Satisfactory Academic standards by a specific point in time. A student is considered to be on “Financial Aid Probation” the first semester after his/her appeal is approved.

2. Subsequent appeals of the same nature are not permitted. If you wish to appeal again based on the same circumstance, you will need to provide very clear information about what has changed since your previous appeal to permit you to make satisfactory progress at the next evaluation.
3. Results of the appeal will be communicated electronically to the student’s eMarq email account from the Office of Student Financial Aid.
4. Deadline — Appeals must be submitted no later than two weeks prior to the end of the term for which aid is desired. Allow up to three weeks for processing appeals.
5. Recommendation of the college is final.

**\* Note:** The Satisfactory Academic Progress Appeal Form for each college can be found at [marquette.edu/mucentral/financialaid/resources\\_sap\\_appeal\\_forms.shtml](http://marquette.edu/mucentral/financialaid/resources_sap_appeal_forms.shtml).

### **V. Reinstatement of Eligibility**

When a student has made satisfactory progress as outlined above for a particular term at Marquette without the benefit of student financial aid, the student must contact the Office of Student Financial Aid and request a Satisfactory Academic Progress re-evaluation. The student will then be reinstated to an eligible status for the subsequent term.

## Refund Policy

Students who decide to withdraw before the end of late registration may cancel classes online via the Student Center in CheckMarq. Students who register for classes and withdraw from the university after registration closes must file an application to withdraw through their college and should complete the official Withdrawal From All Courses Form available for download at [marquette.edu/mucentral](http://marquette.edu/mucentral) in Forms — Academic.

A student who withdraws from the university may be eligible for an adjustment to a portion of the tuition, fees, room and meals paid to Marquette for that term based on the schedules that follow. Refer to the website for specific dates for the term. If the student received financial assistance, a portion of a refund created by a billing adjustment will be returned to the grant, scholarship and/or loan source from which that assistance was received.

### Tuition and Fee Adjustment Schedule

- 100 percent refund through the close of registration
- 80 percent refund during the second week
- 60 percent refund during the third week
- 40 percent refund during the fourth week
- 20 percent refund during the fifth week
- No refund after the fifth week
- Meals — Prorated (number of full weeks remaining in term as a percent of 16 weeks)

**Note:** There is no refund of the admissions application fee, the matriculation deposit and the housing deposit.

### Financial Aid Return of Funds

Three formulas exist to determine the return of financial aid when a student does not complete the semester: the Federal Return of Title IV Aid formula derived from the 1998 Reauthorization of the Higher Education Act; the State of Wisconsin grant refund policy; and Marquette's refund policy. The federal formula requires a Title IV refund if the student withdraws on or before completing 60 percent of the term and received federal financial assistance in the form of: a Federal Pell Grant; Iraq and Afghanistan Service Grant (IASG); Federal Supplemental Educational Opportunity Grant (FSEOG); and/or Federal Direct Loans, Parent PLUS, Grad PLUS Loan.

If a student ceases attendance (drops or withdraws) from all his or her Title IV eligible courses in a payment period, the student must be considered a withdrawal for federal financial aid purposes.

A student is considered withdrawn if the student does not complete all the days in the payment period that the student was scheduled to complete.

The percentage of the return of funds to the federal government is equal to the number of calendar days the student completed in the term divided by the number of calendar days in the term. Eligibility for federal financial aid will be determined based on several factors, including the last date of attendance as reported by the student's college/school and the date the student initiates the withdrawal.

A student enrolled in multiple sessions in the same term is not considered to have withdrawn if we receive written confirmation indicating the student will return to complete a later session within the same term. If the student does not return for the later session, a return of funds will be calculated using the original withdrawal date or the last date of attendance.

Students enrolled in the undergraduate nursing program are monitored for class attendance. As directed by the Department of Education the withdrawal date for financial aid refund purposes is the last date of attendance rather than the date of withdrawal.

If a student withdraws after financial aid was awarded, but before all aid has been disbursed, the unpaid aid will be included in the federal return formula as aid that "could have been disbursed." If the return calculation indicates the student is eligible for the undisbursed aid, the aid will be offered to the student as a post-withdrawal disbursement in the form of a written statement sent to the student.

State of Wisconsin and Marquette return of aid policies may be required if a credit balance (refund) remains after the required return of Title IV aid. Any remaining refund will be used to repay state funds, Marquette funds, other private sources, and the student in accordance with state regulations first and then in proportion to the amount paid by each non-federal source.

For purposes of repayment, if funds are released to a student because of a credit balance on the student's account, the student may be required to repay some federal grants. Worksheets used to determine the amount of refund or repayment are available upon request.

The following example illustrates how the Marquette refund policy and federal policies work together.

### Example:

A student withdrew on Thursday of the third week of classes in a 110-calendar-day term. Her charges of \$5,000 were paid as follows: \$1,200 Federal Direct Subsidized Loan, \$1,100 Federal Pell Grant, \$2,000 Marquette scholarship and \$700 paid by the student.

Under the federal return of Title IV aid policy, \$1,200 would be returned to the Federal Direct Subsidized Loan program and \$732 would be returned to the Federal Pell Grant Program. Under Marquette's refund policy (60 percent during the third week = \$3,000 tuition refund), \$791 would be returned to the Marquette scholarship fund and \$277 would be returned to the student. In summary, of the \$5,000 in institutional charges, \$3,000 would be refunded as follows

Title IV	\$1,932
Marquette	791
Student	277
Total	\$3,000

A summary of the refund breakdown will be sent to the student's home address.

## Rights and Responsibilities

When accepting an offer of financial aid from our office, students enter into an agreement with the university. There are certain rights and responsibilities associated with this agreement that students should clearly understand before applying for or accepting financial assistance.

### Rights

- You have the right to expect our staff to assist you in obtaining financial assistance and information.
- You have the right to be informed. Through its publications and other communication, Marquette strives to provide schools, parents and students with factual information about its costs, aid opportunities, programs, practices, policies and deadlines.
- You have the right to expect that information reported by you and/or your family will remain confidential and will not be released without your written consent. No financial aid award that reflects your family's financial situation will be publicized.
- You have the right to accept all or part of the assistance offered. An award of one type of aid will not depend upon the acceptance of another type of aid.
- If funds are available, you have the right to request an adjustment in the components of your aid package (i.e., you may replace loan assistance for employment and vice versa).
- If there has been a significant change in your family's financial circumstances, you have the right to discuss your situation with an adviser. Because of limited funding, an increase in financial aid need will not always result in an increase in your financial aid award.
- By law, you are entitled to examine records maintained in our office that relate to your financial aid file. If you would like to review your file with a counselor, you must submit a written request to our office at least one day prior to the day you wish to review your records.
- You have a right to fair treatment. Our office does not discriminate on the basis of race, color, gender, age, sexual orientation, religion, disability, veteran's status or national origin.

### Responsibilities

- You have the primary responsibility for meeting your educational expenses. We expect that you will make every effort to cover a reasonable portion of your total expenses while you are enrolled at Marquette.
- You are responsible for being aware of your educational costs, the financial aid offered to you and the steps required for aid to pay your student account and to have a viable plan to cover your outstanding balance. Use the Annual Expense Worksheet on page 5 to begin this process.

- You are responsible for being aware of all conditions related to the receipt of your financial aid. We expect that you have read and understood all information that relates to our financial aid policies and procedures.
- You are responsible for using financial aid funds for expenses associated with the pursuit of your education at Marquette. Payment of tuition, fees and/or housing costs should be your first priority.
- You are responsible for repaying funds you receive that can't be attributed to meeting educational expenses at Marquette. The amount of repayment is based on regulations published by the Department of Education.
- You are responsible for reading all financial aid correspondence sent to your eMarq email account, the official means of Marquette communication. This communication may include Financial Aid Notifications, document requests, annual reminders to reapply for financial aid within required deadlines, loan requirement notices, and important federal and/or state changes in regulations or financial aid.
- You are responsible for providing your Marquette ID and your MCAN when requesting counsel or information about your financial aid application and records.
- You are responsible for submitting application forms and supporting materials on a timely basis. If you are applying for aid that has an established deadline, it is your responsibility to meet that deadline.
- You are responsible for accessing, obtaining and submitting the forms required to apply for the type of assistance you wish to receive. Forms for financial aid are not automatically sent to you.
- You are responsible for supplying accurate information on forms submitted to our office. If we receive information that conflicts with data on your application materials, our offer of aid could be changed or canceled. Funds obtained using false information will have to be repaid, and you will be subject to criminal prosecution.
- You are responsible for registering with Selective Service if you are a male between the ages of 18 and 26. Under the Military Service Act (P.L. 97252), students who fail to comply will be ineligible for Title IV funds.
- You are responsible for responding to an offer of assistance from our office.
- You are responsible for reporting the type and amount of assistance you have received from any source outside of our office. Withholding such information could jeopardize your eligibility for financial aid and result in cancellation of your financial aid from Marquette.
- You are responsible for completing the documents necessary to facilitate the disbursement of your financial aid.
- You are responsible for reporting changes in your circumstances that might affect your eligibility for financial aid. These changes include address, type of residence, your financial circumstances, your enrollment status, your academic level, your marital status and your co-op plans.

- You are responsible for knowing your lender's and servicer's name and address for all loans borrowed; knowing the cumulative amount of loans borrowed; and retaining copies of all loan applications, disclosures and promissory notes.
- You are responsible for notifying your lender or servicer of any change in name or address while you are attending school and after you have left school.
- You are responsible for repaying all types of loan assistance except when meeting the requirements of loans with cancellation clauses as outlined in the promissory notes of individual loan programs.

## List of Helpful Contacts

### Marquette Central

Offices of the Bursar, Registrar, Student Financial Aid, Student Employment and Student Loan Accounts  
Zilber Hall, Suite 121  
414.288.4000  
Fax: 414.288.1718  
marquettecentral@marquette.edu  
[marquette.edu/mucentral](http://marquette.edu/mucentral)  
Visitors: 1250 W. Wisconsin Ave., Suite 121  
Hours: 8 a.m.–4:30 p.m. Monday–Friday CST

Student Employment  
[studentemployment@marquette.edu](mailto:studentemployment@marquette.edu)

### Educational Opportunity Program

Coughlin Hall, Third Floor  
414.288.7593  
[marquette.edu/eop](http://marquette.edu/eop)  
Visitors: 1303 W. Wisconsin Ave., Third Floor

### Graduate School –

**Scholarships/Assistantships**  
Holthusen Hall, Room 305  
414.288.7137  
[marquette.edu/grad](http://marquette.edu/grad)  
Visitors: 1324 W. Wisconsin Ave., Room 305

### Department of Athletics Office

Al McGuire Center  
414.288.6303  
Visitors: 770 N. 12th St.

### Law School –

**Scholarships/Admissions**  
Eckstein Hall  
414.288.7090  
[marquette.edu/law](http://marquette.edu/law)  
Visitors: 1215 W. Michigan St.

### ROTC Scholarships

Air Force ROTC  
707 Building, Room 203  
414.288.5383  
[marquette.edu/rotc/airforce](http://marquette.edu/rotc/airforce)  
Visitors: 1102 W. Wisconsin, Room 203

Army ROTC  
Gymnasium, Room A100  
414.288.7195  
[marquette.edu/rotc/army](http://marquette.edu/rotc/army)  
Visitors: 1508-32 W. Clybourn St., Room A100

Navy ROTC  
Gymnasium, Room 102  
414.288.7076  
[marquette.edu/rotc/navy](http://marquette.edu/rotc/navy)  
Visitors: 1508-32 W. Clybourn St., Room 102

### School of Dentistry

P.O. Box 1881  
Milwaukee, WI 53201-1881  
414.288.6577  
[marquette.edu/dentistry](http://marquette.edu/dentistry)  
Visitors: 1801 W. Wisconsin Ave.

### Undergraduate Admissions

Zilber Hall, Suite 136  
414.288.7302  
[marquette.edu/explore](http://marquette.edu/explore)  
Visitors: 1250 W. Wisconsin Ave., Suite 136  
Hours: 8 a.m.–4:30 p.m. Monday–Friday CST

### Veterans' Benefits – Office of the Registrar

Zilber Hall, Suite 121  
414.288.4000  
Visitors: 1250 W. Wisconsin Ave., Suite 121

Marquette University, in accordance with its Jesuit tradition and Guiding Values, is committed to fostering a diverse community of outstanding faculty, staff, and students, as well as ensuring equal educational opportunity, employment, and access to services, programs, and activities, without regard to an individual's race, color, national origin, religion, age, disability, sex, gender identity/expression, sexual orientation, marital status, pregnancy, predisposing genetic characteristic, or military status. Employees, students, applicants or other members of the University community (including but not limited to vendors, visitors, and guests) may not be subjected to harassment that is prohibited by law, or treated adversely or retaliated against based upon a protected characteristic.

The University's policy as well as federal and state laws and regulations prohibit unlawful discrimination and harassment. These laws include the Americans with Disabilities Act (ADA), Section 504 of the Rehabilitation Act of 1973, Title IX of the Education Amendments of 1972, Title VII of the Civil Rights Act of 1964 as Amended by the Equal Employment Opportunity Act of 1972. These laws prohibit discrimination and harassment, including sexual harassment and sexual violence.

If you feel that you have been subjected to sexual harassment, discrimination or sexual misconduct, please contact Christine Harris Taylor, Title IX Coordinator: Alumni Memorial Union, Room 437, P.O. Box 1881, Milwaukee, WI 53201-1881, (414) 288-3151, christine.taylor@marquette.edu, or Office for Civil Rights: 500 W. Madison Street, Suite 1475, Chicago, IL 60661-4544, (312) 730-1560. To read the entire Marquette University Non-discrimination Statement, visit [marquette.edu/nondiscrimination](http://marquette.edu/nondiscrimination).

Although care is taken to ensure the accuracy and timeliness of information contained in this guide, because of constantly changing federal and state legislation, as well as unintended error, the contents are subject to change and/or deletion without notice. Up-to-date information can be obtained by calling Marquette Central.



**MARQUETTE**  
UNIVERSITY

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**BE THE DIFFERENCE.**

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P.O. Box 1881  
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[marquette.edu/mucentral](http://marquette.edu/mucentral)