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

marquette.edu/mucentral

The Marquette Central website is an online resource for registrar, financial aid and student account information. Key features include links to student forms, schedule of classes, student employment information, important dates and reminders.

checkmarq.mu.edu

CheckMarq is a gateway to student information at Marquette University. Information Technology Services (ITS) provides a unique username and password that allow students to check financial information, register for classes, request transcripts, view grades, check registration appointment times and plan future terms. Quick links to frequently used areas are listed on the CheckMarq home page. If help is needed with a student password, call the ITS Help Desk at 414.288.7799 or email them at helpdesk@marquette.edu.
Family Educational Rights and Privacy Act (FERPA)
This federal law protects the privacy of student records at Marquette. Once enrolled in a class, no one may access student records without the student's permission, except:
• The student.
• University personnel who require the information for legitimate educational purposes.
• The university when required by law or contractual obligation to do so.
To learn more, visit marquette.edu/mucentral/registrar/policy_ferpa.shtml.

Guest Access
CheckMarq provides Guest Access so others can view grades, student account and/or financial aid information and make payments. With the guest username and password, those selected by the student, such as parents, guardians or spouses, can monitor the student’s account information.
• To grant access, the student must visit CheckMarq and click on the Guest Access Quick Link tab.
• If a guest email address is entered, the guest will receive notifications such as e-bill notices.
• Students can end Guest Access or change information that guests can view at any time.
• Student account access allows guests to view the tuition balance, e-bill, 1098-Ts and links to pay via credit card or e-payment.
• Financial aid access allows guests to view offered and accepted aid, along with the expense worksheet. Guests cannot accept or decline financial aid.
• Grade Access allows guests to view midterm and final grades.
• Guest Access passwords expire every 180 days and must be reset by the student.

Marquette Central Access Number (MCAN)
To comply with FERPA, students and their families must verify their identity when contacting Marquette Central.
The MCAN is a randomly generated four-digit number used with the nine-digit Marquette ID (MUID) number to help Marquette staff identify people authorized to access student information. (The MCAN is NOT available via online Guest Access.) The MCAN and MUID are needed when contacting Marquette Central via phone or in person.
• Students can find the MCAN by clicking on the MCAN Quick Link tab on the main CheckMarq page.
• A student may authorize others to receive his or her student record (excluding grades and schedules) and financial information by providing them with the MCAN and the MUID.
• The MCAN can be changed by students in CheckMarq at any time.
• Students should be careful when disclosing their MCAN and/or MUID numbers to help protect their personal information.

Quick Links

<table>
<thead>
<tr>
<th>Academics</th>
<th>Financial Aid</th>
<th>Student Account</th>
<th>Housing</th>
<th>Guest Access</th>
<th>MCAN</th>
<th>Before Leaving MU</th>
</tr>
</thead>
<tbody>
<tr>
<td>Set up guest access</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

eMarq Email
eMarq is the secure email system used by Marquette students, faculty and staff. It serves as an official means of communication for the university community. eMarq accounts are automatically created for admitted Marquette students.
• An email containing the username and temporary password is sent to the student's personal email account after admission to the university.
• Students can log in to eMarq at portal.office.com using their Marquette email address and password. Typically, Marquette email addresses follow the format firstname.lastname@marquette.edu unless there is a person on campus with the same first and last names. In that case, ITS will use the middle initial to provide unique addresses. For example, John J. Smith's and John A. Smith's email addresses would be john.j.smith@marquette.edu and john.a.smith@marquette.edu.
• Passwords expire every 180 days.
• Remember to register password recovery methods: mu.edu/its/help/emarqinfo/register.shtml.
**FINANCIAL AID NEXT STEPS**

**Missing Information Letters**
Missing Information Letters are emailed to a student’s eMarq account when additional information is needed. Required documentation can also be viewed under the CheckMarq Student Center > To Do List. Documents should be submitted within 30 days of the date of the initial request.

**Financial Aid Notification (FAN)**
View FANs in CheckMarq by clicking the “View my financial aid” link on the Financial Aid Quick Link tab. A notification is emailed to the student’s eMarq account when a new FAN is available in CheckMarq. The FAN may be printed from CheckMarq at any time.

Prior to viewing a FAN or accepting aid each year, the student must grant consent to electronic communications by clicking on the “I Agree” button.

**Accepting Financial Aid**
Scholarships and grants are automatically accepted for students. Students may accept or decline offered loans and work options in CheckMarq by clicking on the “Accept/decline my financial aid” link under the Financial Aid Quick Link tab. Students can reduce the amount of aid offered by selecting the Request Counselor Action in CheckMarq.

After accepting a loan, students must complete the following steps for the loan to pay to the student account:

**Federal Direct Subsidized and Direct Unsubsidized Loans**
1. Complete the Master Promissory Note (MPN): Beginning in April, students who have accepted the Federal Direct Subsidized and/or Unsubsidized Loans will receive notice via eMarq to complete the MPN at studentloans.gov. Students are required to use their FSA ID to sign their MPN.
2. Complete entrance counseling: First-time borrowers are also required to complete entrance counseling before loans will pay. This tool ensures students understand their obligation to repay the loan. Complete entrance counseling at marquette.edu/mucentral/dlentrance.
3. Funds pay to the student account: After notification that the MPN and entrance counseling are complete, the loan will be paid to the student account no earlier than 10 days before the start of each term.

**Optional Federal Direct Parent PLUS Loan/Alternative Loan**
The OPTIONAL Parent-Student Loan cannot be accepted in CheckMarq. To apply for an optional loan (Parent PLUS Loan or student private alternative loan), follow these steps:

**Applying for Parent PLUS Loan**
1. The parent borrower must complete and submit a Parent PLUS Loan Request Form. Download this form at marquette.edu/mucentral > Forms – Financial Aid > Undergraduate forms > 2019–20 academic year.
2. The OPTIONAL Loan amount listed in CheckMarq is the maximum loan amount the parent may request for the academic year. A parent borrower may request a lower loan amount. There is a 4.248 percent origination fee for this loan. The fee will be automatically deducted before each semester's disbursement.

3. Submit the completed form to Marquette Central. After notice of a positive credit decision, a letter will follow prompting the parent borrower to complete the Master Promissory Note (MPN) at studentloans.gov. The parent borrower must use his or her own FSA ID to sign the MPN.

Applying for an Alternative Loan

Alternative loans are non-federal educational loans available from a variety of lending institutions. Borrowers must have a satisfactory credit history and, in most cases, a credit-worthy co-signer. The OPTIONAL Loan amount listed on the FAN is the maximum loan amount the student may request for the academic year. The student may request a lower loan amount. Visit marquette.edu/mucentral/altloans for more information.

Federal Work Study or Marquette Student Employment

Student employment allows students to work up to 20 hours per week to earn a biweekly paycheck. Pay rates vary. In July, access JobConnection at marquette.edu/mucentral > Finding student jobs, to begin looking for a job. Visit Student Employment Services at marquette.edu/mucentral at any time to learn how to apply for a job and about required documentation. Please note: The student employment award is not paid to the student account. It is paid directly to the student in the form of a direct deposit or a paycheck.

Verification

If selected for Verification by the U.S. Department of Education, the accuracy of the FAFSA information must be confirmed before financial aid can pay to the student account.

There are three ways students are notified when their FAFSA has been selected for Verification:

1. The comment section of the Student Aid Report (SAR).
2. Missing Information Letters will be sent to the student's eMarq account.
3. The documents requested will appear in the CheckMarq Student Center To Do List.

Required Verification Documentation

The following federally required information must be submitted to Marquette Central:

1. The 2019–20 Verification Worksheet is available for download at marquette.edu/mucentral > Forms – Financial Aid. Answer all questions on the worksheet.
2. Students and parents who filed taxes in 2017, but did not use the IRS Data Retrieval in the FAFSA, must submit signed copies of their 2017 Federal IRS Tax Return Transcript. Visit marquette.edu/mucentral/taxes1920 for information on obtaining a Tax Return Transcript.
4. Students may securely upload these documents using the Document Upload link found under the Financial Aid Quick Link tab on the CheckMarq homepage.

Special Circumstances

Contact Marquette Central for a Request for Consideration of Special Circumstances form if there are special or unusual circumstances not reflected on the FAFSA. Please wait until after the initial Marquette Financial Aid Notification has been received before requesting this form. Because of federal regulations, Verification must also be completed when requesting a review of special circumstances. Please see the documentation required for Verification above.

Common special circumstances include, but are not limited to, changes in income, high medical/dental bills not covered by insurance, sibling’s private elementary or high school tuition, and divorce, separation or death of a parent. The Office of Student Financial Aid is unable to consider circumstances such as high mortgages, car payments or consumer debt. It is not the practice of Marquette University to match financial aid awards from other universities.

Reporting Additional Scholarships

Additional outside or private scholarships not listed on the student’s award must be reported to Marquette. Please contact Marquette Central to add expected scholarship(s) to the financial aid package. Scholarships will be split evenly between the fall and spring semesters unless otherwise noted by the donor. Please note: The student’s need-based aid may be modified due to receiving an outside scholarship.

Please send scholarship checks to:
Office of Student Financial Aid
Attn: Scholarship Assistant
Marquette University
P.O. Box 1881
Milwaukee, WI 53201-1881
Disbursement of Financial Aid

Aid will pay directly to the student account no earlier than 10 days before the start of each term. If aid has not paid, review the reasons listed below or contact Marquette Central.

1. Have all required documents been received and processed (e.g., final high school transcripts or Verification documentation, including signed 2017 Federal IRS Tax Return Transcripts)?
2. Did the student accept all financial aid in CheckMarq?
3. Did the parent complete the Parent PLUS Loan Request form to apply for this loan (found at marquette.edu/mucentral > Forms – Financial Aid > Undergraduate forms > 2019–20 academic year)?
4. Did the student complete Direct Loan Entrance Counseling at marquette.edu/mucentral/dlentrance?
5. Did the student and/or Parent PLUS Loan borrower complete the Master Promissory Note at studentloans.gov?
6. Is the student registered at least half time* on CheckMarq (six or more credits for undergrads, law, HESP and dental, and four or more credits for grad)?
7. Are there To Do List items listed in the CheckMarq Student Center?
8. Is the student expecting Federal Work Study or Marquette Student Employment to be reflected as payment on the bill? Employment awards will not pay toward the bill. A biweekly paycheck is received or direct deposit is made into the student’s bank account based on hours worked and rate of pay. Enrolling in Direct Deposit is strongly recommended. Please follow the Direct Deposit procedures on page 13.

Reapplying for Financial Aid

Students must apply for financial aid every year. The 2020–21 FAFSA will be available as of Oct. 1, 2019. For full financial aid consideration, the FAFSA must be filed no later than Jan. 15 to meet the Feb. 1 priority deadline. All documents must be received within 30 days of the initial request. Students must comply with these requests to avoid reduction and/or elimination of financial aid.

Tracking Student Loans

A loan is money borrowed and paid back with interest. Understanding the repayment process helps students build a solid financial foundation. Loans must be repaid, but payment deferment options may be available. Tracking loans borrowed is the first step to responsible borrowing. Students can track their loans in CheckMarq > Student Center > View My Loan Debt. Loan balances, estimated repayment amounts and loan servicers are listed.

Electronic Billing: Initial Student Invoice

Marquette sends e-bill notifications to eMarq accounts. Initial e-bills should be available in mid-July for registered students. It is important to have all financial aid steps completed (aid accepted/declined, promissory notes signed, entrance counseling completed, etc.) so the e-bill accurately reflects the amount owed to the university.

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

Students will receive an email with a link to their CheckMarq account when the e-bill is ready to view. The e-bill will reflect “anticipated aid” and “expected charges” as of the billing date. Fall payment is due Aug. 20, 2019.
**Payment Options**

- Check. Please include the student's name and Marquette ID number on the payment.
  
  Office of the Bursar  
  Marquette University  
  P.O. Box 1881  
  Milwaukee, WI 53201-1881
- Cash (in office only).
- Pay online at marquette.edu/mucentral > Make a payment.
  - Electronic payment (e-check). This is a direct payment from a checking or savings account. There is no fee for electronic payments.
  - Credit/debit card payment online or via phone (866.893.4518).
    - A convenience fee applies to credit/debit card payments.
    - Payment may be charged to MasterCard, VISA, American Express or Discover Card.
    - Refunds resulting from a credit card payment will be refunded back to the credit card.
- Direct credit from financial aid sources (grants, scholarships, loans, etc.).
- Enrollment in the Marquette Monthly Payment Plan.

The e-bill will include links to make an e-check or credit card payment. It can be printed to mail payment with the remittance stub. All payment options can be found at marquette.edu/mucentral/bursar.

**Marquette Monthly Payment Plan (MMPP)**

Marquette offers the MMPP, an interest-free monthly payment plan administered by Tuition Management Systems (TMS). It allows families to spread education payments out over five equal monthly installments per semester. The payment plan is not available during summer terms.

The enrollment fee is $35 per semester. Payments are due on the fifth of each month. The fall semester program begins August 5 and runs through December 5. The spring semester program begins Jan. 5 and runs through May 5. Families must reenroll each semester. Enroll online (afford.com/marquette), by mail or by phone (800.722.4867). Please use the student e-bill when setting up the MMPP as TMS does not have student specific account information. Information is also available at marquette.edu/mucentral/bursar.

Because the MMPP is administered by a third party, monthly payments are made directly to TMS, not to the university. Those on the MMPP will continue to receive a monthly e-bill from the university. Please review the e-bill each month to ensure installments will cover the amount due.

**Direct Deposit of Refunds or Student Payroll**

If financial aid or personal payments exceed student charges, a refund will be issued via direct deposit. To ensure a refund or student payroll is not delayed, set up Direct Deposit in CheckMarq. Click on the Student Account Quick Link tab on the CheckMarq home page. Click on the “Sign up for direct-deposit refunds or student payroll” link and follow the instructions.

**1098–T Tax Forms**

The 1098–T tax form is used to determine eligibility for any educational tax credits, such as the American Opportunity Credit, Lifetime Learning Credit or other education credits on Form 1040. Each January, students may receive a 1098–T reflecting the qualified tuition and related expenses paid during the prior calendar year. The first year, the student will need to grant consent to view the 1098–T online. Information and instructions will be sent to the eMarq account each December and January.
**EXPENSE WORKSHEET 2019–20**

**A. Marquette Direct Costs/Fees**
1. Tuition ...................................................................................................................... $43,350
2. Student fees .............................................................................................................. 586
3. Room and meals* (estimated on campus $13,200) .............................................. $
4. Marquette costs subtotal: (add lines A, 1–3) ............................................................ $

**B. Financial Aid**
1. Marquette scholarships ............................................................................................ $
2. All grants (Pell, WG, SEOG, Marquette, etc.) ............................................................ $
3. Federal Direct Loan assistance: $5,500 minus 1.062 percent origination fee .......... 5,442
   (Subsidized, if eligible: $3,500; unsubsidized: $2,000)
4. Outside private scholarships ..................................................................................... $
5. Financial aid subtotal: (add lines B, 1–4) ................................................................. $

**C. Net Owed to Marquette (Marquette Costs Less Financial Aid)**
1. Marquette costs subtotal (Line A, 4) ...................................................................... $
2. Less tuition and housing deposit ............................................................................ 500
3. Financial aid subtotal (Line B, 5) ........................................................................... $
4. Balance owed to Marquette** (subtract C, 2 and 3 from C, 1) ......................... $

* Room and meals costs vary depending on the residence hall and number of roommates.

** For actual charges, refer to the 2019–20 Rate Guide at marquette.edu/mucentral/bursar.
   ** You must have a plan to cover the remaining balance. Each semester’s student invoice must be paid prior to the start of classes, or the balance can be paid using the Parent PLUS Loan, student alternative loan and/or the Marquette Monthly Payment Plan.

Notes:
• Federal Work Study and Marquette Student Employment are not included in the financial aid calculation.
• Employment earnings are not automatically applied to the bursar account. Payment is received biweekly based on the number of hours worked and the rate of pay.
• Billing occurs by semester. The semester I balance (charges minus deposit) is due in August. The semester II balance is due in January. Please review the various payment options in this handout and at marquette.edu/mucentral/bursar.

**CHECKLIST**

• Follow us on Twitter @mucentral for important reminders.
• Now
  – Assign bill payer Guest Access at checkmarq.mu.edu. Enter an email address to have e-bill notifications emailed to the guest.
  – Sign up for Direct Deposit for refunds in CheckMarq (checkmarq.mu.edu) via the Student Account Quick Link on the home page.
  – Find the Marquette Central Access Number via the MCAN tab on the CheckMarq home page. All callers to Marquette Central must provide the MCAN and Marquette ID number.
• By July 14
  – Register for at least 12 credits to be billed as a full-time student.
  – Complete Direct Entrance Counseling at marquette.edu/mucentral/dentrance.
  – Complete Direct Loan Master Promissory Note at studentloans.gov.
  – If awarded a Nursing or Marquette loan, accept and sign promissory note at signmyloan.com. Sign and return the Private Education Loan Applicant Self-Certification form that is available on CheckMarq under TILA Disclosures.
• After July 16
  – Monitor eMarq account for notification of first e-bill.
  – View the e-bill in CheckMarq via the Student Account Quick Link.
  – Contact the Office of Residence Life at 414.288.7208 with any housing or meal plan questions.
  – Sign up for the Marquette Monthly Payment Plan (MMPP) through Tuition Management Systems (TMS) at afford.com/marquette to pay the student account balance in monthly installments.
• August 5
  – The first MMPP installment is due.
• August 20
  – Fall payment is due in full if not enrolling in the MMPP.
• September 3
  – Last day to add/drop classes or change to audit for fall term.
  – Contact Marquette Central for any issues related to registration blocks before this date.
• September 15
  – Last day to sign up for the fall MMPP. Please note: Missed installments need to be paid at enrollment.
• October
  – Complete the 2020–21 FAFSA at fafsa.gov to meet the Feb. 1 priority deadline for consideration of all financial assistance for 2020–21.
  – The Marquette University school code is 003863.
• December
  – Reset CheckMarq Guest Access password for bill payer. (Passwords expire every 180 days.)
  – Sign up for the spring 2020 MMPP.
  – Grant consent to view your 1098–T in CheckMarq.
• January 7
  – Spring payment is due in full if not enrolling in the MMPP.
Please Retain For Your Records
To comply with the Family Educational Rights and Privacy Act (FERPA), Marquette Central requires the MUID number and the Marquette Central Access Number (MCAN) before releasing any student information. Please have the MUID number and the MCAN when contacting Marquette Central.

Students should record the information below for future reference.
1. Write down the nine-digit student MUID found on correspondence from Admissions.
2. The student should set up CheckMarq Guest Access. See the instructions on page 4.
3. Obtain an MCAN. Please see the instructions on page 5.

<table>
<thead>
<tr>
<th>MUID</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>MCAN</td>
<td>(Marquette Central Access Number)</td>
</tr>
<tr>
<td>Guest Access username</td>
<td>___________________</td>
</tr>
<tr>
<td>Guest Access password</td>
<td>(Passwords expire every 180 days and must be reset by the student)</td>
</tr>
<tr>
<td>Date password created</td>
<td>___________________</td>
</tr>
</tbody>
</table>