Step-by-Step Guide to

APPLYING FOR
STUDENT FINANCIAL AID ONLINE

MARQUETTE UNIVERSITY

BE THE DIFFERENCE.
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We know the financial aid process can seem daunting and even intimidating. That’s why we’ve designed this Step-by-Step Guide.

The entire financial aid process is completed online, from accepting your aid to having your aid pay to your account. Therefore, you will need to access CheckMarq and your eMarq email account. If you have misplaced your access letter or have trouble accessing CheckMarq, contact Marquette’s IT Help Desk at 414.288.7799. Please note: To protect privacy, a student’s username and password will only be discussed with the student.

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

APPLY FOR FINANCIAL AID

Get organized

- You and a parent must each apply for an FSA ID at fsaid.ed.gov. The FSA ID serves as your electronic signature on your Free Application for Federal Student Aid (FAFSA) and promissory notes.

- Names, dates of birth and Social Security numbers must be accurate. Use only the legal name that appears on your Social Security card. Using nicknames or preferred names will cause significant delays.

- Dependent students must have a parent’s electronic signature on the FAFSA. Per federal regulation, most undergraduate students under the age of 24 are considered dependent for financial aid purposes.


- A FAFSA on the Web Worksheet is available to complete before entering your information on the FAFSA online. The worksheet can be found in the Miscellaneous section of "Forms — Financial Aid" at marquette.edu/mucentral.

Submit the FAFSA

Complete your FAFSA at fafsa.gov.

- Select the appropriate school year, 2018–2019.
- List Marquette University. Our school code is 003863.
- Complete all sections of the FAFSA.
- Enter the FSA ID for you and your parent. Your FAFSA will be rejected if one of these is missing.
- Submit your FAFSA, and print a copy for your records.

NOTES

- If eligible, you and your parents should use the IRS Data Retrieval Tool. By selecting the IRS Data Retrieval Tool, your tax-related information is automatically transferred to the FAFSA.
- To determine your eligibility, visit marquette.edu/mucentral/verify1819.

FAFSA follow-up

- You will receive a Student Aid Report (SAR) at the email address supplied on your FAFSA or through the U.S. Postal Service if you did not provide a valid email address. Read through the entire SAR, paying close attention to the rejects, as well as the "What You Must Do Now" section, which pertains to completing or correcting your application.

- Your Expected Family Contribution (EFC) is calculated from the information you provided on the FAFSA and is listed on your SAR. The EFC is an indicator of the family’s financial strength and is used in a federal calculation to determine financial need. Financial need and EFC determine a student’s financial aid eligibility. The EFC is not how much aid you will receive or how much you will need to pay for college. Limited available funding may cause some students to have remaining unmet need.

NOTES

- You will use 2016 federal income information on the 2018–2019 FAFSA.
- FAFSA priority deadline is Feb. 1, 2018.
Step 2

FINANCIAL AID UNDER REVIEW

- The process of awarding financial aid to newly admitted undergraduate students begins as early as mid-November.
- Awarding to continuing undergraduate students begins mid-March.
- If you have special circumstances for Marquette to consider, contact Marquette Central at marquettecentral@marquette.edu or 414.288.4000 to discuss your situation with an adviser. Do this after you receive your initial Marquette Financial Aid Notification (FAN) via your eMarq email account. Special circumstances may include, but are not limited to, parent job loss; high medical expenses; private elementary/secondary sibling tuition; marital separation after the FAFSA was filed; death of a parent, etc.

NOTES

- If you are eligible for a special circumstances review, you and your parents will be required to complete and submit the 2018–19 Verification Worksheet and update the FAFSA using the IRS Data Retrieval Tool or provide a signed 2016 Federal IRS Tax Return Transcript.
- We may email you or your parents for clarification of Verification or special circumstance documentation. Be sure to check your eMarq email account and CheckMarq “To Do List” on a regular basis.
- It is not the practice of Marquette University to match financial aid awards from other universities.

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

NOTES

- If you are a newly admitted or continuing student, all correspondence (including your MIL and FAN) will be sent to your eMarq email address. Students can obtain a paper copy of their MIL by sending an email request to marquettecentral@marquette.edu.
- The required 2018–19 Verification Worksheet may be downloaded from Marquette Central’s website: marquette.edu/mucentral under “Forms — Financial Aid.”

- Applicants whose FAFSAs are selected for Verification are encouraged to use the IRS Data Retrieval Tool when filing or correcting the FAFSA. This allows an automatic transfer of tax-related data. If your FAFSA is selected for Verification and the IRS Data Retrieval Tool was not available or not used, or changes were made to the transferred data, you are required to submit a signed copy of the 2016 Federal IRS Tax Return Transcript.
- For more information about Verification, go to marquette.edu/mucentral/verify1819.
- If you are unable to use the IRS Data Retrieval Tool, you must submit the 2016 Federal IRS Tax Return Transcript. For more information, go to marquette.edu/mucentral/taxes1819.

Step 3

AWARD NOTIFICATION AND ACCEPTING AID

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

NOTES

- Students will receive notification via their eMarq email account that their most recent FAN can be accessed by logging into their CheckMarq account. Students also can obtain a paper copy of their FAN by sending an email request to marquettecentral@marquette.edu.
- If you have an issue or concern, contact us at the above email address or call 414.288.4000.
Step 4

LOANS FOR STUDENTS AND PARENTS

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

- **STUDENT FEDERAL DIRECT LOANS**
  If you are a first-time borrower at Marquette and have accepted your Federal Direct Loan(s) in CheckMarq, you will need to sign the electronic Master Promissory Note (eMPN) online with your FSA ID. After you receive notification via eMarq that the eMPN is available, you can access your eMPN at studentloans.gov.
  - While enrolled at Marquette, you need to sign your eMPN only once.
  First-time student Federal Direct Loan borrowers also are required to complete entrance counseling before loans disburse. You can access the entrance counseling site at marquette.edu/mucentral/dlentrance.

- **OPTIONAL LOANS — FEDERAL DIRECT PARENT PLUS LOANS AND PRIVATE ALTERNATIVE LOANS**
  You are not able to accept the OPTIONAL loan (Parent-Student) listed on your financial aid award in CheckMarq. There are additional steps that need to be taken for a parent to apply for the Federal Direct Parent PLUS Loan or a student to apply for a private alternative loan.

To apply for a Parent PLUS Loan, your parent must complete and submit a Parent PLUS Request Form to initiate the process. Your parent may download a Parent PLUS Request Form at marquette.edu/mucentral. Click on “Forms — Financial Aid,” and select the applicable aid year under “Undergraduate forms.” After the Request Form is processed and your parent has been informed of a positive credit decision from Direct Lending, your parent will be mailed instructions from Marquette’s Office of Student Financial Aid explaining how to sign the electronic Master Promissory Note (eMPN) using his or her FSA ID. To access the eMPN, go to studentloans.gov.

To apply for a private alternative loan, a student must apply directly with a lending institution. Visit marquette.edu/mucentral, click on “Undergraduate loans” and select the link under “Alternative loan options” for more information. Alternative loans are non-federal educational loans available from a variety of lending institutions. This option requires the borrower to have a satisfactory credit history and, in most cases, a credit-worthy co-signer.

**NOTES**

- The Optional Loan amount listed on the financial aid award is the maximum that can be applied for; a lesser amount may be requested.
- A parent borrower typically needs to sign his or her eMPN only once for each student enrolled at Marquette.
- The parent borrower listed on the Parent PLUS Request Form must have an FSA ID to sign the Parent PLUS eMPN.
Step 5

DISBURSEMENT OF FUNDS

Aid disburses no earlier than 10 days before the start of each term. Most financial aid will be divided in half and disbursed directly to your student account at the start of fall and spring terms.

All required documents must be received and processed before aid disburses to your account. These may include, but are not limited to, the 2018–19 Verification Worksheet; 2016 Federal IRS Tax Return Transcript; loan entrance counseling; signed Master Promissory Note.

A FEW FINAL NOTES

- You must remember to reapply for financial aid every year.
- The Office of Student Financial Aid must receive the results of your processed FAFSA by Feb. 1, 2018. It can take up to four weeks for us to receive the results of your processed FAFSA. To meet this deadline, you must file your FAFSA between Oct. 1, 2017, and Jan. 15, 2018.
- Because of limited funding, Marquette grants and/or a Federal Supplemental Educational Opportunity Grant may not be renewed for those continuing students whose FAFSAs are processed and received after February 1.
- If you are required to submit additional documents such as Verification documents and/or Supplemental Information Requests, or correct your Student Aid Report because it is rejected due to missing signature(s) or incorrect data (e.g., reporting your AGI = tax paid, etc.), you must comply with these requests within 30 days from the initial correspondence or your aid will be reduced or eliminated.
- For more information, go to marquette.edu/financialaid or email marquettecentral@marquette.edu.

HELPFUL HINTS FOR APPLYING FOR FINANCIAL AID

1. Plan ahead: Become familiar with procedures, priority dates and deadlines.
3. Keep records: Fill out forms carefully, and keep copies for your records.
4. Reply on time: The financial assistance awarded to you has been temporarily reserved for you. Access CheckMarq to accept or decline your aid online. Failure to respond to any request for documentation within 30 days from the initial Financial Aid Notification may result in the cancellation of your award.
5. Reapply every year: Financial aid is not automatically renewed. You must file a FAFSA to be considered for financial aid each year. Check renewal requirements on all awards.
6. Guest access: CheckMarq allows guest access so others can view student account and financial aid information. Students can share the guest username/password with parents, guardians, spouses, etc., which gives them the ability to monitor financial aid and tuition balances. More information is available at marquette.edu/its/help/checkmarq/guest.shtml.
7. Be prepared: Students and parents inquiring about a student’s account are required to provide the student’s Marquette ID (MUID) and Marquette Central Access Number (MCAN). The MCAN is available under “Quick Links” on the student’s CheckMarq homepage.
8. Manage debt wisely: We recommend that borrowing be limited to necessary educational expenses.
9. Special circumstances: If you have special circumstances to be considered, contact Marquette Central to discuss your situation with an adviser.
10. Investigate: Scholarship opportunities may be available. Check with your high school, public library, your parents’ employers and at marquette.edu/mucentral under “Undergraduate scholarships.”
11. Ask questions: Contact Marquette Central with your questions or concerns at marquettecentral@marquette.edu or 414.288.4000.
File your FAFSA by Jan. 15, 2018, to meet the Feb. 1, 2018, deadline.

File your FAFSA @ fafsa.gov.