



Step-by-Step Guide to

APPLYING FOR STUDENT FINANCIAL AID ONLINE



MARQUETTE
UNIVERSITY

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Contact information

Phone: **414.288.4000**

Fax: **414.288.1718**

Email: **marquettcentral@marquette.edu**

Address: Marquette Central

Marquette University

Zilber Hall, Suite 121

P.O. Box 1881

Milwaukee, WI 53201-1881

Step-by-Step Guide to

APPLYING FOR STUDENT FINANCIAL AID ONLINE

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

To ensure a smooth financial aid process, you will need to access CheckMarq and your eMarq email account. If you 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.

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 create 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.
- **Gather 2018 federal tax information for you and your parents.** File the FAFSA no later than Jan. 15, 2020. The Office of Student Financial Aid must receive the results of your processed FAFSA by **Feb. 1, 2020**.
- **A FAFSA on the Web Worksheet** is available to complete before entering your information on the FAFSA online. The worksheet can be found at mu.edu/mucentral/ugforms2021.



Create your FSA ID at fsaid.ed.gov.

NOTES

- 2020–2021 FAFSA available Oct. 1, 2019.
- You will use 2018 federal income information on the 2020–2021 FAFSA.
- FAFSA priority deadline is Feb. 1, 2020.

Submit the FAFSA

Complete your FAFSA at fafsa.gov or **myFAFSA** on the **myStudentAid** mobile app.

- Select the appropriate school year, **2020–2021**.
- 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.



Complete your FAFSA at fafsa.gov.

NOTES

- If eligible, you and your parent(s) should use the **IRS Data Retrieval Tool**. By selecting the **IRS Data Retrieval Tool**, your tax-related information is automatically transferred to the FAFSA.
- When using the IRS Data Retrieval Tool, your tax data will be masked for data privacy.
- To determine your eligibility for the IRS DRT, visit mu.edu/mucentral/verify2021.
- For information about FAFSA mobile options, including the myStudentAid app, visit mu.edu/mucentral/mobilefafsa.

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** to make sure the information is correct. Pay close attention to the following sections:
 - Application Status
 - What you must do now
- Your **Expected Family Contribution** (EFC) is calculated using 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 to determine financial need. Financial need then determines 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 unmet need.

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.



Office of Student Financial Aid:
marquette.edu/fa.

NOTES

- If you are eligible for a special circumstances review, you and your parent(s) will be required to complete and submit the 2020–21 Verification Worksheet and update the FAFSA using the **IRS Data Retrieval Tool** or provide a signed 2018 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, the Office of Student Financial Aid 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

- 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 2020–21 Verification Worksheet may be downloaded from Marquette Central’s website: mu.edu/mucentral/ugforms2021.

- 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 2018 Federal IRS Tax Return Transcript.
 - For more information about Verification, go to mu.edu/mucentral/verify2021.
 - For more information on obtaining a 2018 IRS Tax Return Transcript, go to mu.edu/mucentral/taxes2021.
 - Submit requested documents by using Document Upload found in Financial Aid Quick Links in **CheckMarq**.

Step 3

AWARD NOTIFICATION AND ACCEPTING AID

- When aid is awarded, you will receive a Financial Aid Notification (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.
- Students must report all outside private scholarships to Marquette Central. Depending on the amount, need-based aid may be changed.

NOTES

- Students will receive notification via eMarq when their most recent FAN is viewable. Students also can obtain a paper copy of their FAN by sending an email request to marquettecentral@marquette.edu.
- If you have questions, 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 an **electronic Master Promissory Note (MPN)** and complete **Entrance Counseling** online with your FSA ID. After receiving notification via eMarq that the MPN is available, visit studentloans.gov.

- While enrolled at Marquette, you need to sign your MPN only once.
- For additional information about Entrance Counseling visit mu.edu/mucentral/dlentrance.



Access your MPN at studentloans.gov.

■ OPTIONAL LOANS – FEDERAL DIRECT PARENT PLUS LOANS AND PRIVATE ALTERNATIVE LOANS

The OPTIONAL loan (Parent-Student) cannot be accepted in CheckMarq. To apply for an optional loan, complete the following steps.

FEDERAL DIRECT PARENT PLUS LOAN

To apply for a Parent PLUS Loan, your parent must:

1. Beginning in mid-April visit studentloans.gov. (Do not use studentloans.com, this is a commercial website.)
2. Sign in using the parent’s U.S. Department of Education FSA ID and select “Apply for a PLUS Loan” under the Parent Borrower section. If your parent does not have an FSA ID, visit fsaid.ed.gov. Do not use the student’s FSA ID.
3. Follow the steps to complete the application and credit check. In the School Name section, be sure to select Marquette University.
4. The results of the parent’s credit check will be available immediately. If your parent’s credit is approved, your parent will be given instructions for completing a PLUS Loan Master Promissory Note. If credit is not approved, your parent will have the option to obtain an endorser, appeal the credit decision or not pursue the loan.

5. If the parent or the student is an eligible non-U.S. citizen, you may also be asked to submit a copy of your U.S. Citizenship and Immigration Services document to Marquette Central to verify your citizenship status.

PRIVATE ALTERNATIVE LOAN

To apply for a private alternative loan, a student must apply directly with a lending institution. Visit mu.edu/mucentral/altloans for more information. Alternative loans are non-federal educational loans available from a variety of lending institutions. The borrower needs 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 needs to sign his or her MPN only once for each student enrolled at Marquette.
- The parent borrower listed on the Parent PLUS Request must have an FSA ID to sign the Parent PLUS MPN.

Step 5

DISBURSEMENT (PAYMENT) OF FUNDS

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

All required documents must be received and processed before aid pays to your account. These may include, but are not limited to, the 2020–21 Verification Worksheet; 2018 Federal IRS Tax Return Transcript; loan entrance counseling; and signed Master Promissory Note.

A FEW FINAL NOTES

- You must reapply for financial aid by filing the FAFSA every year.
- The Office of Student Financial Aid must receive the results of your processed FAFSA by **Feb. 1, 2020**. To meet this deadline, you must file your FAFSA between Oct. 1, 2019, and Jan. 15, 2020. It can take up to four weeks for us to review the results of your processed FAFSA.
- 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 Feb. 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 mu.edu/fa or email marquettcentral@marquette.edu.

HELPFUL HINTS FOR APPLYING FOR FINANCIAL AID

1. **Plan ahead:** Become familiar with procedures, priority dates and deadlines.
2. **Apply early:** The best time to file the FAFSA for maximum consideration is between Oct. 1, 2019, and early January 2020 for the 2020–21 school year. Financial aid is awarded on a first-come, first-served basis.
3. **Keep records:** Fill out forms carefully and keep copies for your records.
4. **Reply on time:** The financial assistance awarded to you has been temporarily reserved for you. Access CheckMarq to accept or decline your aid online. Failure to respond to any request for documentation within 30 days from the initial Financial Aid Notification may result in the cancellation of your award.
5. **Reapply every year:** Financial aid is not automatically renewed. You must file a FAFSA to be considered for financial aid each year. Check renewal requirements on all awards.
6. **Guest Access:** CheckMarq allows guest access so others can view 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. Use the "View My Loan Debt" link in your Student Center to keep track of your federal loan borrowing.
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 mu.edu/fa under "Private scholarship opportunities."
11. **Ask questions:** Contact Marquette Central with your questions or concerns at marquettecentral@marquette.edu or 414.288.4000.

Marquette University
P.O. Box 1881
Milwaukee, WI 53201-1881



BE THE DIFFERENCE.

**2020–2021 FAFSA
available Oct. 1, 2019**

**File your FAFSA by Jan. 15, 2020,
to meet the Feb. 1, 2020, deadline.**

File your FAFSA @ fafsa.gov.