



STUDENT FINANCIAL AID HANDBOOK

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FINANCIAL AID APPLICATION CHECKLIST

Make sure you have completed all of the following steps below so that your financial aid package will be processed.

STATUS	DESCRIPTION	DATE	NOTES
<input type="checkbox"/>	Download or request the Marshall University Financial Aid Handbook		
<input type="checkbox"/>	Request a PIN from the Department of Education at www.pin.ed.gov		
<input type="checkbox"/>	Complete the Free Application for Federal Student Aid (FAFSA) at studentaid.gov and submit electronically		
<input type="checkbox"/>	Review your Student Aid Report (SAR) which is sent to you via email or postal mail five days after you file the FAFSA		
<input type="checkbox"/>	Check your myMU financial aid account online at mymu.marshall.edu for updates about your financial aid		
<input type="checkbox"/>	Check your Marshall email frequently for updates from the Financial Aid Office concerning your aid package		
<input type="checkbox"/>	If selected for verification from Department of Education, turn in all necessary paperwork to the Financial Aid Office. You can review what forms/ paperwork you need to submit by reviewing your status online at myMU.marshall.edu		
<input type="checkbox"/>	Once all necessary paperwork has been submitted and processed, electronically accept/adjust/decline your aid package online at https://myMU.marshall.edu		
<input type="checkbox"/>	Complete the Master Promissory Note (MPN) online at studentaid.gov (only complete this item if you are receiving a student loan)		
<input type="checkbox"/>	Complete the entrance loan counseling at studentaid.gov (only complete this item if you are receiving a student loan)		
<input type="checkbox"/>	At the end of the term review your academic progress online at https://mymu.marshall.edu to verify you are meeting the minimum standards to remain aid eligible		





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CONTACT US

Dept. of Education School Code: 003815

Location:

Old Main 116

Address:

MU Student Financial Aid
1 John Marshall Drive
Huntington, WV 25755

Phone: 304-696-3162

E-mail: sfa@marshall.edu

Website: www.marshall.edu/sfa



FINANCIAL AID ELIGIBILITY

STEPS TO APPLY FOR FINANCIAL AID

1. SUBMIT APPLICATIONS

Entering students must complete the Marshall admission application process before eligibility for student financial aid awards can be determined.

2. COMPLETE THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Complete the Free Application for Federal Student Aid (FAFSA) at studentaid.gov. Our school code to put on the FAFSA is 003815. *See page 5 in this guide for more details on completing the FAFSA.*

3. COMPLETE VERIFICATION IF SELECTED

If your FAFSA has been selected for verification by the Department of Education, you need to log into your mymu account and review the outstanding requirements under Eligibility Requirements. See page 6 in this guide for more details on completing the verification process.

4. FINALIZE AWARD NOTIFICATION

Once Financial Aid receives your FAFSA and it is processed we will award federal student aid funds. The Office of Student Financial Aid will notify the applicant of the awards as follows:

- Currently enrolled students will receive an electronic notification that will direct them to the myMU web portal where they can then accept or decline awards. *See page 7 in this guide for more details on how to view your award on your myMU account.*
- Entering students will receive an emailed & paper "Estimated" Award Notification through the U. S. Postal Service. This award notification will display the initial awards that have been processed and will direct the award recipient to Marshall's myMU web portal where they can then accept or decline awards. *See page 7 in this guide for more details on how to view your award on your myMU account.*

5. DISBURSING OF FUNDS

Once your awards are finalized online at myMU, the funds will begin to disburse the first day of the term. Any excess aid (financial aid awarded – tuition and other charges) will then be disbursed directly to the student. *See page 7 in this guide for more information on disbursing financial aid funds.*



The process of receiving financial aid is a unified effort between the students and the Office of Financial Aid. Marshall University is concerned for its students' financial circumstances while pursuing an education. We will make the best effort to assist our students towards the most prudent plan. While our staff will do everything they can to assist you in meeting your school costs, it is important for you to:

- File all applications as early as possible
- Make sure you meet eligibility requirements
- Maintain satisfactory academic progress towards your degree
- Respond quickly to all requests for information (Marshall Financial Aid uses e-mail to communicate with students)

The information in this handbook is subject to change based on Marshall school policy and/or state and federal regulations.

To receive aid from our programs, you must:

- Demonstrate financial need (except for certain loans).
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. www.marshall.edu/sfa/check-your-cpos
- Be a U.S. citizen or eligible noncitizen.
- Have a valid Social Security Number.
- Maintain satisfactory academic progress once in school.
- Certify that you are not in default on a federal student loan and do not owe money on a federal student grant.
- Certify that you will use federal student aid only for educational purposes.

THE FAFSA

- Create your FSA ID account at studentaid.gov. This ID will be used to electronically sign the FAFSA. Dependent Students must make sure they apply for a student FSA ID and a parent FSA ID.
- Complete the Free Application for Federal Student Aid (FAFSA) at studentaid.gov. Our school code to put on the FAFSA is 003815.
- While completing the FAFSA you will be given an opportunity to use a new process called IRS Data Retrieval*. This process will take your tax information directly from the IRS and put it onto your FAFSA. It's a quick and easy process!
- Complete all the other sections of the FAFSA and using the FSA ID or FSA IDs (student and parent if applicable) as your electronic signature.
- You will receive a Student Aid Report (SAR) from the Department of Education within a few days of finishing your FAFSA. Please read this summary carefully to verify that your information is correct.
- Some FAFSAs are selected for a process called "verification". We will notify you if your FAFSA is selected for verification. You can then review the documents you will need to provide the Department of Student Financial Aid by logging into your myMU account at mymu.marshall.edu
- Once we have all the documents needed for verification (if selected) we will make any necessary changes to your FAFSA and resubmit to the Department of Education.

MAKE SURE YOU APPLY FOR THE CORRECT AID YEAR.

The financial aid school year begins with the Fall semester and ends with Summer.

**When completing the FAFSA, the student and parents (if applicable) will need to complete the tax information on the FAFSA using prior prior year tax information. Below are two options for completing this part of the FAFSA:*

- The first option available is a new process called IRS Data Retrieval. When prompted in the FAFSA, select the IRS Data Retrieval match. This process will take your tax information the IRS collected from your tax return and put it directly into your FAFSA. It's a quick and easy process! If you are a dependent student, both you and your parents will need to use the IRS data match.
- If you are unable to do the data match (see reasons below) the student and parent (if applicable) can use a copy of their federal tax returns and put that information directly on the FAFSA when completing it online.
- If you/your parents are married and filed as Married Filing Separately, Head of Household, or if you or your parent amended your tax return you will not be able to use the IRS Data Retrieval Tool on your FAFSA application and therefore must use the second option listed above.

FAFSA®
FREE APPLICATION for FEDERAL STUDENT AID

Step One (Student): For questions 1-3

Your full name (exactly as it appears on your Social Security card)

1. Last name

Your permanent mailing address

Number and street (include apt. number)

City (and country if not U.S.)

Your Social Security Number See Notes page 9.

9. Your date of birth

10. Your driver's license number and driver's license state (if you have a driver's license)

11. Your driver's license number

Your first name and initial

If a joint return, spouse's first name and initial

Last name

Home address (number and street). If you have a P.O. box, see instructions.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete

Foreign country name

Filing Status

Check only one box.

1 ☐ Single

2 ☐ Married filing jointly (even if only one spouse is a U.S. resident)

3 ☐ Married filing separately. Enter spouse's name and full name here. ▶

Exemptions

6a ☐ Yourself. If someone else is claiming you as a dependent, enter their name and relationship to you.

b ☐ Spouse

c **Dependents:**

(1) First name Last name

If more than four dependents, see instructions and check here ▶ ☐

Income

Attach Form(s)

d Total number of dependents

7 Wages, salaries, tips, etc.

8a Taxable interest

b Tax-exempt interest

9a Other income

CAUTION

Before you sign

1 First name (a)

VERIFICATION



Students will receive an email message from the Department of Education letting you know that your FAFSA has been processed and sent to your school. Go online and review the information on the FAFSA for accuracy and to be sure Marshall University is listed as a school to receive your results. Marshall will notify you through email if your FAFSA is selected for verification.

If your FAFSA has been selected for verification by the Department of Education you may need to turn in some additional documents. To find out what specific forms you need to turn in please log into your myMU account and review the outstanding requirements. Some of the documents you may need to complete are:

FEDERAL TAX INFORMATION

You have two options for providing us with this information.

1. The first option available is a new process called IRS Data Retrieval*. Please log back into your FAFSA and select the IRS Data Retrieval match. This process will take your tax information the IRS collected on your tax return and put it directly into your FAFSA. It's a quick and easy process! Once you complete the IRS Data Retrieval match, you must re-submit your FAFSA. If you are a dependent student, both you and your parents will need to use the IRS data match.
2. The second option is to request a tax return transcript from the IRS. To request a free IRS tax return transcript, you may call 1-800-908-9946 or order a tax return transcript online at www.irs.gov. If you are a dependent student, both you and your parents will need to request a tax return transcript. Signed copies of tax returns will no longer meet the federal requirement for this process; only official tax return transcripts from the IRS will be accepted for verification.

If you/your parents are married and filed as Married Filing Separately, Head of Household, or if you or your parent amended your tax return you will not be able to use the IRS Data Retrieval Tool on your FAFSA application and therefore must use option two listed above.

HOUSEHOLD INFORMATION

Is verified by the completion of the Dependent or Independent Verification Form. Please read the instructions carefully to include the members of the household.

OTHER DOCUMENTS

There could be other documents needed based on your response to certain questions on the FAFSA.

RECEIVING STUDENT AID FUNDS

Federal grant, Federal loans and Marshall scholarship funds that have been finalized will be disbursed into your Marshall Student Account during the final registration process.

Federal Work-Study funds will not be available at the beginning of the semester for payment of fees. Students will be paid twice per month for the hours actually worked during the previous work period.

State aid funds may or may not be available at registration, depending on your application and award status at the Marshall Office of Student Financial Aid.

No student aid funds can be disbursed into the Marshall Student Account until the student has registered for the required number of classes/credit hours.

All student aid funds (except Federal Work-Study) that are disbursed into the student's Marshall Student Account will first be applied to the amount owed to Marshall by the student. If the disbursed student aid funds exceed the amount owed to Marshall, then a refund/disbursement check/direct deposit will be issued no sooner than the first day of classes.

myMU NAVIGATION GUIDE

myMU will allow you to check your financial aid status anytime online. You can review what documents you need to turn in, awarded funds, paid funds, and your current academic standing.

STEPS TO LOG ON TO myMU

Log on to the myMU portal at mymu.marshall.edu by using your Marshall Email and Password

Click on the Menu Button at the top right of the form. Use the Financial Aid Menu to select the option you request

- Click Financial Aid Status under Tools Menu
- Select the aid year you are checking and click submit
- Click Student Requirements link
- You will see Unsatisfied Requirements and Satisfied Requirements on this screen.

Awards: Click Award under the Financial Aid menu. Select the aid year and terms. Complete all pages of the award notification.

HOW AID IS CALCULATED

The Office of Student Financial Aid will receive a FAFSA and then begin the process of determining the aid for which the student has eligibility. It begins by determining the federally calculated need (FCN). This is figured by subtracting your expected family contribution (EFC) from the cost of attendance (COA). The EFC is the number that is determined when a student submits a FAFSA. The COA is determined by the school for the possible charges a student may incur while attending.

Pell Grants are the first source of aid to the student, and packaging federal funds begins with Pell eligibility. The Department of Education issues Pell payment schedules that base that award solely on the student's cost of attendance, EFC, and enrollment status. Once Pell eligibility has been determined, then SEOG is awarded on a first come, first-serve basis.

In contrast to Pell, other aid must be taken into consideration when awarding campus-based aid, Stafford or PLUS loans. The other aid that must be considered is called "estimated financial assistance" (EFA). In general, the term estimated financial assistance, as defined for the campus-based programs, as well as grants, scholarships, loans, and need-based employment that you can anticipate at the time aid is awarded, whether the assistance is awarded by the school or by an individual or organization outside the school.

Estimated Financial Assistance includes any educational benefits paid because of enrollment in post-secondary education, such as:

- The student's Pell Grant eligibility.
- Unsubsidized and subsidized Stanford and PLUS loans.
- Long-term loans made by the school (short-term emergency loans are not considered to be EFA).
- Grants, including SEOG,
- Scholarships, including athletic scholarships and scholarships that require future employment but are given in the current year.
- Waivers of tuition and fees, for example WIA (Workforce Investment Act).
- Fellowships or assistantships
- Net Income from need-based employment.

Cost of attendance Example	\$21,570
Expected Family Contribution	-\$850
Need	\$20,720
Pell	-\$5,345
SEOG	-\$1500
Rotary Club Scholarship	-\$4500
Remaining need	\$9,375
Stafford Subsidized Loan	-\$3,500
Stafford Unsubsidized Loan	-\$2,000
Remaining need	\$3,875

FINANCIAL AID **AWARDS OVERVIEW**

FEDERAL PELL GRANT	Grant does not have to be repaid.	Available to undergraduates.	Based on the Federal Pell range for the academic year.
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)	Grant does not have to be repaid.	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority, funds depend on availability at school.	0 - \$1,050
TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT	Grant does not have to be repaid unless student fails to carry out service obligation, in which case student must repay TEACH Grant as Direct Unsubsidized Loan with interest accrued (accumulated) from date grant was disbursed (paid out to student)	For undergraduate, post baccalaureate and graduate students who are or will be taking course work necessary to become elementary or secondary teacher, recipient must sign agreement to serve saying he or she will teach full-time in designated teacher shortage area for four complete years (within eight years of completing academic program) at elementary or secondary school serving children from low-income families.	Up to \$4,000 a year; total amount may not exceed \$16,000. Graduate student – total amount may not exceed \$8,000.
FEDERAL WORK-STUDY	Money earned while attending school; does not have to be repaid.	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage.	No annual minimum or maximum amounts.
DIRECT SUBSIDIZED LOAN	Loan; must be repaid with interest.	For undergraduate students; U.S. Department of Education pays interest while borrower is in school and during deferment periods; student must be attending at least half-time and have financial need.	\$3,500 - \$5,500
DIRECT UNSUBSIDIZED LOAN	Loan; must be repaid with interest.	For undergraduate and graduate students; borrower is responsible for all interest; students must be enrolled at least half-time; financial need is not required.	\$5,500 - \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status.
DIRECT PLUS LOAN	Loan, must be repaid with interest.	For parents of dependent undergraduate students and for graduate and professional students; student must be enrolled at least half-time; financial need is not required; borrower is responsible for all interest.	Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount

LOANS



FEDERALLY GUARANTEED DIRECT STUDENT LOANS

Marshall is a William D. Ford Direct Lending Institution. This means you will be offered federally guaranteed student loans through the Office of Student Financial Aid. Federal Direct Loans are funded by the U.S. Treasury. Direct Loan Programs include the Direct Subsidized Student Loan, Direct Unsubsidized Student Loan, Direct Parent Loan for Undergraduate Student (PLUS) and Direct PLUS Loans for Graduate Students. All first-time Direct Loan student borrowers must:

- Complete entrance counseling at studentaid.gov.
- Sign an electronic Master Promissory Note (MPN) before funds can be disbursed to the student's account. The Master Promissory Note is valid for multiple disbursements over a ten-year period. In most cases, you will be required to sign only one note during your college career. Complete the e-MPN at studentaid.gov.

FEDERAL DIRECT SUBSIDIZED STUDENT LOAN

The subsidized loan is awarded up to the lesser of your calculated financial need or annual loan limit.

FEDERAL DIRECT UNSUBSIDIZED STUDENT LOAN

You may be offered an unsubsidized loan up to the lesser of your maximum loan eligibility or cost of attendance. These loans charge interest while you are in school. You should receive a notice from your loan servicer informing you of the interest that has accrued. You may pay the interest each quarter; however, you may let it accrue until you enter repayment at which time the outstanding interest will be capitalized back into the original principal amount of the loan.

REPAYMENT

Repayment on Direct Student Loans will begin six (6) months after you graduate, leave school or drop below half-time enrollment. Due to recent legislative changes your Federal Student/Parent loans may be assigned to one of several new contracted loan servicers. If your loan(s) is/are assigned to a contracted servicer, they will contact you directly with more information.



INTEREST RATE

The interest rate for Federal Direct Stanford (Subsidized and Unsubsidized) changes annually. The federal government pays the interest on Direct Subsidized Stanford Loans while the student is in school at least half-time and during periods of deferment. www.studentaid.gov/understand-aid/types/loans/interest-rates

FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)

The PLUS loan is an unsubsidized loan for parents of dependent students. The PLUS loan can be used to meet the Expected Family Contribution (EFC). Parents may borrow any amount up to the Cost of Attendance, minus other financial aid. The parent borrower will apply for the Parent PLUS loan online at studentaid.gov by signing into the website with their FAFSA ID. Once they have signed, they will select Request a PLUS Loan from the menu and then select Parent PLUS as the type of loan. During this application process the parent borrower will be able to request in-school deferment of payments and will immediately know the results of the credit check. If denied they have several options available, including appealing the credit decision, applying with an endorser (co-signer), having the school offer the student the additional unsubsidized student loan, or not taking any action. The same parent must also complete the Parent PLUS Master Promissory Note. The Parent PLUS MPN is for one parent and one student is good for up to 10 years.

The PLUS loan is offered with a fixed interest rate and origination fee. The PLUS loan is available to either biological parent or a step-parent whose financial information is included on the FAFSA.

REPAYMENT

Repayment on a PLUS loan begins sixty days (60) after the final disbursement of the academic year.

For PLUS loans disbursed after July 1, 2008, the parent has the option to request a repayment deferment until 6 months after the student graduates or leaves school. The deferment may be requested at the time of the application online.

Graduate PLUS loans are available for Graduate Students upon request (not a Parent Loan).

The Graduate PLUS loan is an unsubsidized loan for graduate students at PLUS loan interest rates. Graduates may borrow any amount up to the cost of attendance, minus other financial aid. A credit check and PLUS Loan Master Promissory Note are required.

WORK STUDY/STUDENT EMPLOYMENT

Federal Work-Study (FWS) is part of your financial aid package awarded by the Department of Student Financial Aid. It is a federally funded program which gives students with financial need an opportunity to work part-time. This employment will allow you to earn money to help pay for your educational expenses.

ELIGIBILITY REQUIREMENTS

To become eligible for FWS, you must first demonstrate financial need by filing out the Federal Application for Student Aid (FAFSA). If you are eligible to earn FWS, the amount of eligibility will be listed on your Award Notification letter. You must reapply for FWS each year. FWS is a limited fund; therefore, we encourage you to apply before the priority deadline of March 1st.

ENROLLMENT REQUIREMENTS

You must be enrolled in a minimum of 6 credit hours each semester to be eligible to participate in the work-study program.

BENEFITS OF PARTICIPATING IN THE FWS PROGRAM

- Greater job opportunities. Due to budgetary constraints, some employers only accept FWS applicants.
- Job Experience. Allows students to meet other students, network with faculty and staff, and gain valuable work and career experience.
- Financial Assistance. Students can earn money to help pay for books, food, rent, and personal expenses.
- Flexible work schedule. Employers often work around the students' class schedules.
- Aid Benefit. Money earned from a FWS job will not be counted as income when you complete next year's FAFSA.

FINDING A FWS JOB

After you have received confirmation of a FWS award, you can begin your job search. Federal Work-Study jobs are located on campus apart from community service employment. Having a FWS award does not guarantee you employment. The Office of Student Financial Aid will place you in a role, but you may also contact other departments on campus about job opportunities. To match you with potential employment opportunities you must complete a work site preference form. This form will be added as a requirement on your student account should you be awarded.

WORKING ON-CAMPUS

You may select from a variety of jobs to meet your interests, skills, and career plans. General job opportunities include office assistants, data entry, lab assistants, library aids, resident hall assistants, research assistants, peer counselors, call centers, etc.

WORKING OFF-CAMPUS – COMMUNITY SERVICE

Community service is a fantastic way to make a difference in the lives of others and for you to earn your work-study award at the same time. If you have been awarded Federal Work-Study, you can participate in this rewarding experience by tutoring students in the areas of reading and math as well as other positions and opportunities.

FEDERAL WORK-STUDY WAIT-LIST FORM

If you have been awarded FWS, you will have a Work-Site Preference form placed on your myMU account. Should you not be awarded FWS you may complete a Work Study Wait-List Form found on the SFA website www.marshall.edu/sfa. This form will identify you as interested in being placed for work study. Should you have financial need and there is availability, you will be awarded FWS and contacted to complete an I-9 and a Work-Site Preference Form.

MAXIMUM EARNINGS IN THE FWS PROGRAM

The maximum you may earn under the FWS program is the amount of your FWS award. General work-study awards range from \$1680 for first time first-year student to \$2240 for returning students per year.

MAXIMUM HOURS YOU CAN WORK PER WEEK

Your FWS Interview Form will indicate the maximum number of hours you can work per week. You may be permitted to work 10 to 20 hours per week. When determining hours per week, your employer will consider your FWS award, class schedule and the needs of the Office.

MAXIMUM FWS AWARD

You are responsible for ensuring that you do not earn over your work-study award. Once the full FWS award is earned, you must stop working. You may not work beyond your FWS award.

HOW WILL I GET PAID/PAY RATE

Federal Work-Study funds will not be available at the beginning of the semester towards payment of your tuition and fees. You must secure employment before you can be paid. You will be paid twice per month for the work you perform. Your pay will be based on the federal minimum wage rate of \$8.75/hr. You will be paid via direct deposit.

AWARD ADJUSTMENTS

Occasionally, your Work-Study award may be adjusted. This usually occurs when you receive additional aid (scholarships, increased student loans, etc.), which affects your eligibility. When this occurs, you and your employer will be notified by the Office of Student Financial Aid. You may have to reduce the number of hours you work per week, or you will be ineligible to continue working.

FWS – STEPS TO EMPLOYMENT

1. Complete the MU Admission Application. Required before aid eligibility can be determined.
2. Submit FAFSA (studentaid.gov) by Priority Date of April 1st. Select Federal Work-Study as aid type.
3. Finalize Awards. Students awarded FWS will be able to view and accept offered amounts. (mymu.marshall.edu).
4. Complete I-9 with Human Resources (Old Main 207)
5. Complete W-4 and Direct Deposit with Payroll (Old Main 203)
6. Complete Worksite Preference Form
7. Be contacted by prospective employers.
8. Begin working.



All federal grants are awarded to students with financial need. The amount of the grant depends on cost of attendance, EFC, enrollment status (full or part-time) and enrollment period.

FEDERAL PELL GRANT

Pell Grants are the foundation of federal student financial aid, to which aid from other federal and nonfederal sources might be added. The Pell Grant is available to first time undergraduate students.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

FSEOGs are awarded to undergraduate students with exceptional financial need and on a first come/first-serve basis. These awards are up to \$1000 annually.

TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT

TEACH Grant Awards are given up to \$4,000 annually, in two separate disbursements, to undergraduate and graduate students majoring in an academic program that will allow them to reach in high-need subject areas, as highly qualified teachers, at Title I (low-income serving) schools in the United States. If teaching obligations are not completed, the amount of the TEACH Grants received will be converted to a Direct Unsubsidized Loan.

IRAQ AND AFGHANISTAN SERVICE GRANT

If a student is not eligible for a Pell Grant but a parent or guardian was a member of the U.S. armed forces and died because of service performed in Iraq or Afghanistan after 9/11, this grant is available. You must have been under 24 years old or enrolled in college, at least part-time, at the time of the parent's or guardian's death.

STATE GRANTS

Several student financial aid programs are available from the State of West Virginia for students who are West Virginia residents. State awards cannot be stacked. Students must enroll full-time and pass at least 15 hours each semester to maintain eligibility for State Aid Programs.

WV HIGHER EDUCATION GRANT (WVGR)

Recipients must be U.S. citizens, WV residents (student and parents) for 12 months immediately prior to April 15 preceding the academic year of enrollment (\$800 - \$2400 per academic year). Students receiving WV Higher Education Grant must demonstrate financial need, enroll full time, and maintain a minimum 2.0-grade point average (GPA). In addition, students must earn a minimum of 24 credit hours to renew the grant. The maximum number of semesters or equivalent the student may receive WV Higher Education Grant is 8 semesters (4 years). Students must file the FAFSA by April 15 prior to the academic year the student plans to enroll.

WV HIGHER EDUCATION ADULT PART TIME STUDENT GRANT (HEAPS)

(\$725 - \$2175 per academic year) – awarded to part-time WV residents (resident for a minimum of 12 months) who demonstrate financial need and maintain a 2.0-grade point average. Funding for this program is limited; therefore, all part-time WV students who qualify will be considered to the extent of funding availability.

ACHIEVEMENT TUITION WAIVER GRANT

Eligibility for the Achievement Tuition Waiver Grant and the amount of the award is determined based on the student's demonstrated unmet financial need and the student's high school academic performance.

Students qualifying for this program may receive a grant for up to four academic years (fall and spring semesters) while pursuing their first baccalaureate degree. In addition to demonstrating exceptional financial needs, incoming first-year students must meet the following criteria to receive this award:

- File the free application for Federal Student Aid (FAFSA) by April 15 prior to the academic year enrolling. (fafsa.ed.gov)
- Earn a high school grade point average of 3.0 or higher.
- Live in on-campus housing.
- Enroll full-time.
- Submit all required documentation for federal verification, if required.

The tuition waiver grant may only be applied to Marshall University tuition charges. This tuition waiver grant does not apply to students who do not live on campus and who are enrolled in a distance education program. This waiver does not cover tuition charges from St. Mary's Center for Education and other third-party agreements with colleges and universities. Be advised that the amount of this award is subject to change in accordance with federal and state regulations and institutional policy when the student's unmet financial need changes due to verification, the student receives additional financial aid awards, or there are other circumstances that affect the student's financial aid eligibility.

STATE SCHOLARSHIPS

PROMISE SCHOLARSHIP

Up to \$5,000 is available to qualified students to offset tuition and fee charges for the academic year. It is funded by West Virginia Higher Education Policy Commission and is awarded to WV high-school seniors on the basis of their high school academic records and test scores.

High school students who are WV residents must submit a WV Promise Application and file a FAFSA by July 1 prior to the academic year enrolling in a West Virginia college of university.

Please review the PROMISE Scholarship website for application procedures, deadlines, eligibility criteria and renewal criteria. ([CFWV.com](https://cfwv.com))

Eligibility for renewal is examined at the end of a year of scholarship utilization, based on first-time semester enrollment. A student who does not meet the renewal criteria for the PROMISE Scholarship at the end of the spring semester may make a PROMISE Scholarship Reinstatement Request if the deficiency can be remediated during the summer or courses were taken at another institution. Students who do not meet the renewal criteria by the start of the fall semester lose future eligibility for the promise scholarships.

INSTITUTIONAL SCHOLARSHIPS

Marshall University has a number of endowed and annual scholarships that have been established through the Marshall University Foundation by individuals who care deeply about Marshall University and our students. Many students are selected to receive endowed and annual scholarship awards by committees from departments and colleges, while others are selected by staff from the Office of Student Financial Assistance.

More information on the Scholarship Portal and how to apply can be found at www.marshall.edu/sfa/scholarships.

SATISFACTORY ACADEMIC PROGRESS

Satisfactory academic progress (SAP) is defined as proceeding toward successful completion of degree requirements. Marshall University, as required by federal regulations, monitors minimum standards of Satisfactory Academic Progress (SAP) as it relates to each student's eligibility to receive federal student aid funds, including grants, loans and work-study, and the Sumner's Grant program funds. The complete SAP Policy can be viewed online at www.marshall.edu/sfa/eligibility-costs/financial-aid-satisfactory-academic-progress.

Your SAP status will be reviewed at the end of each spring term after final grades have been recorded by the Registrar's Office. All enrollment terms, including summer, must be considered in the determination of SAP, even enrollment terms for which you did not receive federal financial aid.

In general, schools must measure your progress by using the following criteria. SAP is a combination of both qualitative and quantitative components.

QUALITATIVE STANDARD: MINIMUM GRADE POINT AVERAGE (GPA):

You must maintain a minimum GPA on courses taken at Marshall University as listed below:

CLASS OF STUDENT	SEMESTER HOURS EARNED	MU GPA
Freshman	29 or fewer	2.0
Sophomore	30-59	2.0
Junior	60-89	2.0
Senior	90 or more	2.0
Graduate level		3.0

Please refer to SAP policy for requirements for students working on subsequent degree(s).

QUANTITATIVE STANDARDS: (PACE)

1. Maximum time frame you must complete a degree
2. Minimum percentage of courses attempted must be passed and
3. Maximum number of courses from which you are allowed to withdraw or drop.

MAXIMUM TIME FRAME

You are expected to complete the requirements for a degree within a reasonable time frame. The maximum number of hours you are allowed to attempt for a first bachelor's degree program is 150% of the minimum number of hours required to graduate. For example: If 120 hours of course work are required to complete the degree, then you can

attempt a maximum of 180 hours (120 X 150%). Please refer to SAP policy for requirements for students working on subsequent degree(s).

COMPLETION RATE OR PACE

You must also pass a minimum of 67 percent of course work attempted at Marshall. Pace is determined by dividing the total number of credit hours earned by the total number of credit hours attempted at Marshall. Please refer to SAP policy for requirements for students working on subsequent degree(s).

WITHDRAWALS

Excessive withdrawals and/or dropped courses indicate a lack of progression toward a degree. You must not exceed a total of 30 hours of Marshall course work in which grades of "W" are received. Please refer to SAP policy for requirements for students working on subsequent degree(s).

REQUIREMENTS TO BE GRANTED A PROBATIONARY SEMESTER

To be granted a Financial Aid Probationary period, you must have filed a successful appeal. SAP Appeals forms can be obtained online at www.marshall.edu/sfa/eligibility-costs/financial-aid-satisfactory-academic-progress. SAP Appeals must be submitted by the specified deadline.

ACADEMIC PLAN

If your SAP appeal is approved, you must meet all the following criteria on your Academic Plan to be granted one additional semester of Financial Aid eligibility (if otherwise eligible):

1. Do not drop any courses listed
2. Pass all courses listed. Do not make any 'F's
3. Earn minimum 2.1 GPA (undergraduate) for the semester (3.0 graduates)
4. Do not withdraw from any courses

If you are on suspension for exceeding the maximum time frame/max hours, you must submit another successful appeal to be granted aid.

REGAIN FINANCIAL AID ELIGIBILITY

If you have been placed on Financial Aid Suspension because of your failure to meet SAP, you can regain financial aid eligibility by meeting at least one of the following criteria:

1. Correct the SAP problem(s) and meet the overall SAP Policy requirements.
2. Submit SAP Appeal. If your SAP Appeal is approved by the SAP committee, you will be placed on Financial Aid Probation, and you may be granted one additional semester of Financial Aid eligibility (if otherwise eligible).



ARE THERE ANY OTHER SOURCES OF FUNDING?

If you have been placed on Financial Aid Suspension, there may be additional funding opportunities (non-federal aid) for you through Private Alternative Loans. These loans are not guaranteed, and you must complete a credit application. More information about Alternative Loans can be viewed at www.marshall.edu/sfa/private-alternative-loans.

FINANCIAL AID APPEAL

SAP Appeal Forms can be accessed at www.marshall.edu/sfa/eligibility-costs/financial-aid-satisfactory-academic-progress. If extenuating circumstances beyond your control prevented you from making satisfactory academic progress, you may appeal to the Financial Aid SAP Appeals Committee for reinstatement of your financial aid. Examples of extenuating circumstances may include:

1. Medical problems (physical or mental)
2. Serious illness
3. Accident or injury
4. Death of family member
5. Exceeding Maximum Time Frame Hours to complete degree

HELPFUL LINKS

FINANCIAL AID RESOURCES:

Free Application for Federal Student Aid

studentaid.gov

Students can use this site to file a Free Application for Federal Student Aid – (FAFSA).

1(800)-4-FED-AID (1-800-433-3243)

FEDERAL STUDENT AID FSA ID WEB SITE

<https://fsaid.ed.gov>

Students and parents can use this site to request their FSA ID. You and your parents can use your FSA ID to sign and review your FAFSA, sign a Master Promissory Note and complete Entrance Counseling.

STUDENT AID ON THE WEB

www.studentaid.ed.gov

Students' gateway to the US Government, delivering government information to services across your campus and around the world

COLLEGE.GOV

www.college.gov

Learn how to pay for college, why you should go, what you need to do to get there and how to talk to your family about college.

FAFSA4CASTER

www.fafsa4caster.ed.gov

See how federal student aid can help you pay for college!

LOAN REPAYMENT CALCULATOR

www.ed.gov/Offices/OFSAP/DirectLoan/RepayCalc/form1.html

LOAN RESOURCES

studentaid.gov

You may access and manage your account, complete entrance counseling, and exit interviews or change your demographic information. This site contains details on annual and aggregate loan limits. You may also download deferment and forbearance forms, change your payment plan, and review your payment history.

If you are interested in Loan Consolidation, the information can be found at the site above.

Complete the electronic Master Promissory Note (MPN). You and your parent(s) can complete and sign an MPN over the web. You will be required to use your U.S. Department of Education PIN to complete an electronic MPN.

DIRECT LOAN APPLICANT SERVICES

1-800-557-7394

DIRECT LOAN SERVICING CENTER

1-800-848-0979

CREATE YOUR BUDGET

Use this worksheet to help keep your finances in order for each academic semester.

STEP 1: YOUR INCOME

Add up your financial aid, job, income, and help from parents etc. for an entire academic semester.

Net Wages	
Student Loans	
Scholarship/Grants	
Parental Help	
Other	
Total Income	

STEP 2: YOUR MANDATORY EXPENSES

Add up all the necessities you'll pay for during the entire academic semester.

Tuition	
Books/Supplies	
Rent or Housing Charge	
Groceries or Dining Plan	
Utility	
Utility	
Other	
Other	
Other	
Total Mandatory Expenses	

STEP 3: YOUR DISCRETIONARY EXPENSES

Add up all the extra items you think you'll need or want for the entire academic semester.

Gas/Transportation	
Personal Items	
Clothing	
Entertainment	
Dining Out	
Other	
Other	
Other	
Total Discretionary Expenses	

STEP 4: DO THE MATH

Total Income	
Mandatory Expenses	
Discretionary Expenses	
Total Income	

The total should be \$0 or higher. If you come up with a negative number, go back and cut some things out. Get tough with yourself...what do you really NEED? Some of your discretionary expenses may have to wait until you aren't on a fixed student budget.

NOTIFICATION OF A DECISION REGARDING MY APPEAL

You will be notified via your official Marshall email address of the SAP committee's decision. If you submitted your appeal by the priority deadline, we will make every effort to alert you of your appeal status prior to the start of classes. If your appeal was not submitted by the priority deadline date, you may not know your appeal status until classes have begun. Regardless of the outcome of the appeal, you are responsible for the payment of any fees.

FINANCIAL AID STATUS OVERVIEW

FINANCIAL AID STATUS	ELIGIBLE FOR AID?	DEFINITION
Good Standing	Yes	Eligible to receive financial aid
Financial Aid Suspension	No	Student is not eligible for financial aid, but can submit an appeal to request to have their aid reinstated. If appeal is approved, student will be placed on Financial Aid Probation for one semester.
Financial Aid Probation	Yes	As a result of a successful appeal to have aid reinstated, student is eligible for aid during probation term only. Student must meet SAP standards at the end of the probation term or will be placed back on Financial Aid Suspension.

COURSE PROGRAM OF STUDY

The U.S. Department of Education has mandated a regulation limiting payment of federal financial aid only for courses defined as meeting your degree requirements in your selected program of study. Marshall University has adapted and tested our systems to accommodate and track this requirement. More information on how to review if your courses are eligible for financial aid can be found at www.marshall.edu/sfa/check-your-cpos.

WITHDRAWAL FROM THE UNIVERSITY

Students who choose to withdraw from the University prior to the end of an enrollment period (semester) should follow the University's guidelines for withdrawing from school. A student who wishes to totally withdraw from the university must first secure the signature of a Total Withdrawal Counselor and then present the request to the Registrar in person, by email, or by mail. If the request is made in person, a drop form bearing the signature of a Total Withdrawal Counselor must be submitted to the Registrar's Office. Requests by email must be sent to registrar@marshall.edu from the student's Marshall email account. For mailed requests, the postmark will be the official date of withdrawal. In cases where the student is unable to secure the physical signature of a Total Withdrawal Counselor, permission may be obtained via email. Information concerning the details of withdrawal procedures can be found in the University Catalog or by contacting the University Registrar. (www.marshall.edu/registrar/registration)

Federal student aid recipients who begin attending classes during a semester and who cease attending or performing academic activities prior to the end of the semester, and never complete the Online Withdrawal Request, are considered by the federal government to have Unofficially Withdrawn.

When a federal student aid recipient withdraws, officially or unofficially, the University will return, and the student aid recipient will be required to repay, a prorated portion of funds received based upon the federally required Return of Title IV Funds calculation.

Note: The information contained in this section is subject to change, without notice, in order to comply with federal, state, or university requirements.

RIGHTS AND RESPONSIBILITIES

YOU HAVE THE RIGHT TO ASK A SCHOOL:

- The names of its accrediting and licensing organizations. You also have the right to ask for a copy of the documents describing the institution's accreditation of licensing.
- About its programs, its instructional, laboratory and other physical facilities and its faculty.
- About its job placement rates for programs preparing students for a particular vocation, trade or career field.
- About the cost of attending and its policy on refunds to students who withdraw.
- What financial assistance is available, including information on all federal, state, local, private and institutional financial aid programs.
- Who its financial aid personnel are, where they're located and how to contact them for information.
- What are the procedures and deadlines are for submitting applications for each available financial aid program.
- How it selects financial aid recipients.
- How it determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies and personal and miscellaneous expenses are considered in your cost of attendance. It also includes the resources considered in calculating your need (such as parental contribution, other financial aid, assets, etc.)
- How much of your financial need, as determined by the school, has been met.
- How and when you'll receive your financial aid.
- To explain each type and amount of assistance in your financial aid package.
- What the interest rate is on any student loan you have, the total amount you must repay, the length of time you have to repay, when you must start repaying and what cancellation or deferment (postponement) provisions apply.
- If you're offered student employment – what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be and how and when you'll be paid.
- To reconsider your package if you believe a mistake has been made or if there is a change in your enrollment or financial circumstances.
- How the school determines whether you're making satisfactory progress and what happens if you're not making satisfactory progress.
- What special facilities and services are available to students with disabilities.

YOU HAVE THE RESPONSIBILITY TO:

- Review and consider all information about a school's program before you enroll.
- Pay special attention to your application for student financial aid, complete it accurately and submit it on time to the correction location. Errors can delay or prevent you receiving aid.
- Know and meet all the deadlines for applying or re-applying for aid.
- Provide all documentation, corrections and/or new information requested by either the financial aid office or the agency to which you applied for financial aid.
- Notify the Department of Student Financial Aid if any information has changed since you applied for financial aid.
- Read, understand, and keep copies of all forms you're asked to sign.
- Ensure you repay your student loans. When you sign a promissory note, you are agreeing to repay your loan.
- Complete an exit interview at your school if you have a Federal Student Loan.
- Notify your school of a change in your name, address or attendance status (half-time, three-quarters-time or full-time). If you have a loan, you also must notify your lender of these changes.
- Satisfactorily perform the work agreed upon if you are a college student employee.
- Understand your school's refund policy. You may be able to get part of your educational expenses returned to you if you drop out of school within a short time after you start. But after a certain date, you won't receive a refund. Check with your school to find out what expenses you may have to pay if you withdrawal from classes.
- Report to the Department of Student Financial Aid any assistance that you receive for an expense item listed in the cost of attendance.





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MARSHALL UNIVERSITY
Student Financial Aid

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One John Marshall Drive
Huntington, WV 25755
304-696-3162
sfa@marshall.edu
www.marshall.edu/sfa