

# STUDENT FINANCIAL ASSISTANCE

## Financial Aid Application Process

To apply for financial aid, students must file the Free Application for Federal Student Aid (FAFSA) by visiting [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa) (<https://studentaid.gov/h/apply-for-aid/fafsa/>). Students must enter Marshall University's Federal School Code: 003815 in Step 4 of the FAFSA for consideration of all financial aid programs to attend Marshall University.

The priority filing date for the FAFSA is March 1 prior to the academic year the student is attending for full consideration of all federal, state and institutional financial aid programs. Students may file the FAFSA after this date; however, certain financial aid opportunities may be missed.

In addition to the FAFSA, there is a supplemental application for students who wish to apply for financial aid for the summer. Marshall University Summer Financial Aid Applications are available on the first day of registration. Summer is a non-standard term. This requires the Office of Student Financial Assistance to collect additional information, which is not provided on the FAFSA. Summer is also considered a trailer for financial aid awarding purposes, meaning that the summer follows the completed academic year. For example, to apply for financial aid for the 2025 summer terms, the student must have a 2024 FAFSA on file and complete a 2025 Summer Financial Aid Application. Submit a request by visiting [marshall.edu/sfa/application-process/summer-financial-aid-eligibility-requirements/](https://marshall.edu/sfa/application-process/summer-financial-aid-eligibility-requirements/) (<https://www.marshall.edu/sfa/app-process/summer-financial-aid-eligibility-requirements/>).

## Eligibility Determination

### Student Aid Report

As a result of filing the FAFSA, the student receives a FAFSA Submission Summary (FSS) by e-mail if an email address was provided on the FAFSA. Otherwise, the student will be sent a FSS through regular mail. Students have the ability to access their FSS by going to [www.studentaid.gov](http://www.studentaid.gov) (<http://www.studentaid.gov>). Students will need their FSA ID to access their FSS.

When students receive their FSS, Marshall University receives the results of the students' FAFSA. The needs analysis results provide a Student Aid Index (SAI), which is used to determine a student's financial aid eligibility.

### Cost of Attendance

The COA that a financial aid package is based upon reflects average costs. Tuition and Fees are fixed costs for any given academic year. For actual tuition and fee costs visit the Bursar's website at [www.marshall.edu/bursar](http://www.marshall.edu/bursar) (<http://www.marshall.edu/bursar/>).

## Eligibility Confirmation and Verification

### Eligibility Confirmation

Information on the student's FAFSA is checked with federal agencies to confirm that they meet basic eligibility requirements. The following student eligibility criteria are checked:

- Social Security number and citizenship status with the Social Security Administration
- Selective Service registration with the Selective Service System, if required
- Eligible non-citizenship status with the U.S. Department of Homeland Security
- Veteran Status with the U.S. Department of Veteran Affairs
- Default, disability discharge, bankruptcy, aggregate loan history statuses for federal student loans and overpayment status for federal student grants

The Office of Student Financial Assistance must also review other eligibility requirements, which include, but are not limited to:

- Admission Status
- Satisfactory Academic Progress
- Enrollment Status
- Academic Level
- Academic Major/Program
- Identity
- Unusual Enrollment Patterns
- Course Program of Study (<https://www.marshall.edu/sfa/check-your-cpos/>)
- Note: Federal student aid from Marshall University can only pay for classes that apply towards your degree or certificate at Marshall University. Be sure to monitor your DegreeWorks and communicate with your academic advisor to make sure you are in the right classes.

If any of these items come up as discrepant, the Office of Student Financial Assistance is required to resolve the issue. This may require the Office of Student Financial Assistance to follow up with the student to request documentation to resolve any of the eligibility issues referenced above.

### Verification

Verification is the process in which Student Financial Assistance (SFA) – as dictated by federal and state regulations – compares the information reported on the FAFSA financial and other data including but not limited to the following items:

- Adjusted gross income
- U.S. Income Tax Paid
- Education credits
- Untaxed IRS distribution
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Income earned from work
- Household size
- Child support paid
- Identity/statement of educational purpose

Students who are selected for verification are sent notification instructing them to access their financial aid records by logging into myMU.

SFA must receive all requested documentation before financial aid can be disbursed (or credited) to the student's Bursar account. If there are differences between the data the student supplied on the FAFSA

and the verification documentation submitted, corrections to the FSS may be needed, and as a result the student's application will be reprocessed.

Student responsibilities are to:

- Submit all documents requested promptly utilizing the links located at: [marshall.edu/sfa/forms-applications/](https://marshall.edu/sfa/forms-applications/) (<https://www.marshall.edu/sfa/forms-applications/>).
- Please note: In order to protect students' Personal-Identifiable Information (PII), the Office of Student Financial Aid does not retain paper documentation. Should you submit a paper document, we will scan and email this to your Marshall University email with instructions to upload this documentation to our secure dynamic forms. Please visit SFA Forms and Applications or your myMU for uploading.
- Maintain copies of all information used to file the FAFSA and of documents submitted to the Office of Student Financial Assistance

It is extremely important you respond to requests for information promptly because **finalized financial aid awards are processed in the order of file completion date**. To ensure that your financial funds disburse as scheduled at the start of the fall semester, you must be registered for classes and submit all required documentation by July 1. You may still submit documents after July 1; however, you should be prepared to make payment arrangements with the Bursar's Office in the event your financial aid is not finalized by the billing due date.

The deadline for submittal of all verification documents is 30 days prior to the end of the academic year/period you are enrolled. This designated deadline allows SFA to process and authorize disbursements within the timeframe permitted under regulations set forth for administering the federal and state financial aid programs. Failure to provide requested documentation within this timeframe will result in cancellation of your financial aid offers.

If the student has already received an award notice from Marshall University and corrections are made to the FSS after verification, the student will receive a revised award notice if his or her eligibility has changed.

## Enrollment Status

Each type of financial aid (program) has specific requirements regarding enrollment status.

As a rule financial aid packages are based on full-time enrollment and the Office of SFA uses the student's enrollment status on the first day after drop/add period (usually the 8th day of the semester) to determine financial aid eligibility.

For Fall and Spring terms, graduate students enrolled in 9 or more credits are considered full-time students; graduate students enrolled between 5 and 8 credits are considered half-time students for financial aid eligibility purposes. For the summer, 6 or more credits are considered full-time for graduate students and 3 credits are considered half-time.

Professional staff development courses (560 – 564 S/U or CR/NC series) do not count toward the student's degree requirements; therefore, they cannot be calculated as enrolled hours for financial aid eligibility purposes. Only courses that apply to the student's degree may be included to consider enrollment status for federal student aid eligibility.

## Academic Level Classification

Some financial aid programs have specific criteria based on the student's academic (grade) level. Graduate students taking both graduate and undergraduate courses must be enrolled in at least 5 graduate credits to receive financial aid under a graduate student classification.

## Dual Enrollment & Study Abroad

Marshall University students who plan to enroll at another college or university simultaneously may have their other enrollment elsewhere considered for financial aid eligibility at Marshall University.

Students may not receive federal financial aid at more than one institution of higher education for the same courses or at the same time. Students must declare which institution is to be considered the "home school" or the institution where they will receive their degree for financial aid eligibility purposes. To be considered for financial aid as a dually enrolled student or a student taking courses elsewhere during a given semester, a consortium agreement form must be completed and approved by both Marshall University and the other school. Students may download and print a Consortium Agreement Form by visiting [marshall.edu/sfa/forms-applications/](https://marshall.edu/sfa/forms-applications/) (<https://www.marshall.edu/sfa/forms-applications/>).

## Financial Aid Satisfactory Academic Progress Policies Graduate Students

Satisfactory Academic Progress (SAP) is the term used to define successful completion of degree requirements to maintain eligibility for federal and state financial aid. As required by regulations, Marshall University must determine whether a student is meeting SAP requirements. SAP evaluation for graduate students occurs at the conclusion of the spring semester each year. The student's entire academic history must be considered when determining SAP status irrespective of whether or not the student received financial aid. This includes transfer credit hours that apply to a Marshall University degree.

(This SAP Policy for Graduate Students is not applicable to professional students pursuing a Doctor of Medicine, Doctor of Pharmacy, or Doctor of Physical Therapy degree, but to all other graduate students enrolled in graduate certificate or degree programs.)

## Requirements of the SAP Policy

To view the most recent SAP Policies for the Office of Student Financial Assistance, please visit: [marshall.edu/sfa/eligibility-costs/financial-aid-satisfactory-academic-progress/](https://marshall.edu/sfa/eligibility-costs/financial-aid-satisfactory-academic-progress/) (<https://www.marshall.edu/sfa/eligibility-costs/financial-aid-satisfactory-academic-progress/>).

## Types of Aid Available

Financial aid is funding for college education that comes from sources outside of the student's family. Gift aid and self-help aid are the two categories of financial aid. Gift aid comes in the form of grants and scholarships and usually do not have to be repaid. Self-help aid comes in the form of loans and work-study. Financial aid at Marshall University is awarded based on financial need, merit, or both. Students may receive a combination of grants, scholarships, loans, and work-study in their Financial Aid Package. Sources of funding come from

Marshall University, the federal government, the state and other entities.

For current and more detailed information on types of financial aid available, please visit [www.marshall.edu/sfa](http://www.marshall.edu/sfa) (<https://www.marshall.edu/sfa/types-of-aid/>).

## Notification and Disbursement of Awards

### Checking Financial Aid Records

Students may access their financial aid records by logging on to their myMU account. myMU is the student's campus web portal used to provide students with easy online access to their Marshall University records.

In order to log into myMU, students must have both their unique Marshall University username and password. Any student who has problems accessing his or her myMU records should email [helpdesk@marshall.edu](mailto:helpdesk@marshall.edu) or call 1-877-689-8638.

### Understanding Financial Aid Awards & Requirements

Online financial aid notification via the student's myMU account is the official method by which students receive information regarding their financial aid application and awards.

Email is the primary means of communication between students and the Marshall University Office of Student Financial Assistance. Emails are sent to the student's Marshall University email account. It is the student's responsibility to monitor email notifications from the Office of Student Financial Assistance as well as from other university offices. Failure to read and respond to email communications from the Office of Student Financial Assistance may result in delay or cancellation of financial aid awards.

Once you access your financial aid records within the Financial Aid Main Menu tab, you will be able to view the following topics:

- Student Requirements
- Awards Offer
- Financial Aid History
- Satisfactory Academic Progress

### Disbursement of Financial Aid (or Financial Aid Crediting to your Billing Account)

The earliest financial aid may credit to students' billing accounts is 10 days before the semester begins. However, financial aid will not credit to the student's account unless all eligibility requirements have been met and verification has been completed. In addition, if the student is taking out a student loan, the student must have completed entrance loan counseling and completed a master promissory note for the respective loan program.

Pending financial aid is a temporary status and is used for financial planning purposes only. Pending financial aid allows the Bursar Office to defer payment of student's tuition, fees, residential and board payments until the financial aid is finalized and credited to the student's Bursar account. Students are responsible for making payment for the difference between bursar charges and financial aid awards by the designated due dates established by the University.

Financial aid awards are not final until they have credited to the student's account.

### Payment Plan Option

Under a Marshall University payment plan, students may select to make four equal payments of their outstanding charges for the fall or spring semester after any applicable financial aid has been applied. For more information, visit [www.marshall.edu/bursar](http://www.marshall.edu/bursar) (<https://www.marshall.edu/bursar/>).

### Refunds Due to a Financial Aid Credit Balance

When financial aid for the semester/term exceeds a student's direct charges (tuition, fees, etc.) on the student bill, the student is entitled to a refund for the difference for use toward other educational expenses. The Bursar Office issues refunds to students beginning the first day of classes. Only those students whose financial aid was credited 10 days prior to the semester/term with a credit balance will receive a refund on the first day of the semester/term. Following the first day of the semester/term, it takes approximately one week after financial aid is disbursed for the Bursar Office to issue a financial aid refund to a student.

For more information about financial aid refunds visit the Bursar's website at [www.marshall.edu/bursar](http://www.marshall.edu/bursar) (<https://www.marshall.edu/bursar/>).

### Impact on Financial Aid Due to Withdrawal or Failure to Enroll

Students could jeopardize receipt of some types of aid if they are not properly enrolled at the time that financial aid funds disburse. Students may have originally been packaged as a full-time student, but at the time the funds are ready to disburse, students' enrollment status may differ. Students change in enrollment may impact the eligibility for certain funds.

If a student does not attend for a period of enrollment that he/she has been awarded financial aid, the Office of Student Financial Assistance must cancel all financial aid awards offered. Upon re-enrollment, the student may request assistance again, but, because awards are based on the availability of funds, funding may be limited.

Students who plan to withdraw from any courses during an academic term should consult with a Financial Aid Counselor. Withdrawing from courses may prevent students from making Financial Aid Satisfactory Academic Progress and affect eligibility for future financial aid assistance. Students who cease attending all courses must follow the official withdrawal procedure as defined by the Registrar's Office to obtain an official withdrawal date.

When students withdraw from all courses on or before the 60% point in time of an academic term, the Office of Student Financial Assistance is required to review their financial aid awards to determine whether financial aid funds must be adjusted in accordance with federal and state regulations. The policies on treatment of financial aid for total withdrawal are specific to each designated financial aid program and are applicable only if the student has received those particular kinds of funds. If a student received various types of financial aid, more than one policy may apply when determining revised financial aid eligibility.

### Treatment of Marshall University, State & External Aid for Total Withdrawal

Adjustments to institutional and external financial aid follow the Marshall University Refund Policy. The following chart describes how

institutional and external financial aid is treated whenever a student withdraws. Adjustments to state financial aid follow the chart below when the student is not a recipient of Title IV (federal) student aid. Otherwise, state aid is adjusted according to the Treatment of Title IV (Federal) Aid for Total Withdrawal, below, and is adjusted

Period of Withdrawal During a Semester	Percentage of Aid Returned to Program
During the first 10%	90%
From 11% to 25%	75%
From 26% to 50%	50%

For example, if a student withdraws at the exact midpoint of the semester, the student would have 50% of his/her tuition charge reversed. Simultaneously, if a student received an institutional scholarship for the semester in the amount of \$2,000, 50% or \$1,000 of this scholarship would be returned to the respective financial aid program.

### Treatment of Title IV (Federal) Aid for Total Withdrawal

The federal policy for return of Title IV funds maintains that a student retains only that portion of federal aid that the student has earned based on time in attendance before withdrawal. The percentage of time that the student attended an academic term determines the amount of federal aid that must be returned to the federal government. This federally mandated policy is independent of Marshall University's institutional refund policy due to withdrawal. Marshall University is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of the semester or the financial aid payment period. Should the student cease to be enrolled prior to completing 60% of the semester or financial aid payment period, the Office of Student Financial Assistance applies the Federal Return of Title IV funds formula to determine whether any federal financial aid must be returned.

The Federal Return of Title IV formula is calculated as follows:

#### Total # of Days Student Completes Until Withdrawal/Total # of Days in the Semester or Payment Period

This formula determines the percentage of the semester completed, which is the same percentage of earned financial aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

#### (100% of the Aid That Could be Disbursed minus the % of Earned Aid) X Total Amount of Aid That Could Have Been Disbursed

Federal student aid refunds for graduate students are returned to the following Title IV sources in the following order:

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Graduate Federal Direct PLUS Loan
4. Federal TEACH Grant

If a student earned less financial aid than was disbursed, Marshall University is required to return the unearned portion of the financial aid to the respective federal student aid programs. In some cases, if the student was issued a federal financial aid refund, he/she may be required to return all or a portion of the federal funds.

If the student is required to return a portion or all of the loan proceeds, the calculated amount would not have to be returned through this calculation, but be repaid according to the loan's terms.

If a student qualifies for federal aid that has not yet disbursed and less aid is disbursed than earned, the student may receive a late disbursement for the difference.

When a student that has begun attendance fails to earn a passing grade (has a zero GPA) at the end of the semester, Marshall University, for federal student aid purposes, must assume that the student has unofficially withdrawn or dropped out.

If the student has unofficially withdrawn (shows zero earned hours at the end of the semester), 50% of the student's federal student aid for the term is considered unearned and may result in a reduction of federal aid. However, when Marshall University can document attendance or participation beyond the 60% point in the semester, the student may be able to retain 100% of his/her federal student aid under these circumstances.

Marshall University has an official grading policy that provides instructors with the ability to differentiate between those students who complete the course but failed to achieve the course objectives and those students who did not complete the course. The instructor is required to notify the Office of Student Financial Assistance in the case of the latter.

## Voter Registration Forms

Marshall University, as a participant in Federal Title IV Student Aid programs, is required to advise you that voter registration forms are available online at <https://ovr.sos.wv.gov/register/landing> (<https://ovr.sos.wv.gov/register/landing/>).

For additional financial aid information, please contact the

Office of Student Financial Assistance  
1 John Marshall Drive, Old Main Room 116  
Huntington, WV 25701  
Telephone 304-696-3162  
Fax: 304-696-3242  
E-Mail Address: [sfa@marshall.edu](mailto:sfa@marshall.edu)