

# 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 <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>). By filing the FAFSA, students are considered for federal grants, scholarships, loans and work-study. In addition, when WV students file the FAFSA, they are also being considered for state and institutional financial aid. 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 an additional 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. A 2025-26 FAFSA may also be used to consider Federal Pell Grant eligibility for summer. Submit a request by visiting <https://www.marshall.edu/sfa/application-process/summer-financial-aid-eligibility-requirements/>. Regardless of whether a student submits a request for summer aid, any student who enrolls in the summer and qualifies for a Pell Grant will be awarded.

## Eligibility Determination

### Student Aid Report

After filing the FAFSA, the student receives a FAFSA Submission Summary (FSS). When an email address is provided on the FAFSA, the FSS will be emailed; otherwise, it will be sent by regular mail. At the same time, 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.

Students have the ability to access their FSS by going to [studentaid.gov](https://studentaid.gov) (<https://studentaid.gov/>). Students will need their FSA ID to access their FSS.

### Cost of Attendance

The Office of Student Financial Assistance determines your financial aid eligibility by subtracting your Student Aid Index (SAI) from your Cost of Attendance (COA). The information you report on your FAFSA is used in a formula established by the U.S. Congress, which determines your SAI. The COA that your financial aid package is based upon reflects standard and reasonable costs. Your COA attendance includes average tuition and fees based on your residency (i.e., West Virginia, Metro<sup>1</sup>, and Non-resident), enrollment status, and program of study. For actual tuition, fee, residence halls, and meal plan charges, please visit the

Bursar website at [www.marshall.edu/bursar](http://www.marshall.edu/bursar) (<http://www.marshall.edu/bursar/>).

Housing & food charges vary based upon residence hall assignment and meal plan. When you live on campus, you will be billed directly for your room and your meal plan. Marshall University policy requires all full-time freshmen and sophomores to live on campus. You may only request an exemption from this policy if your parent/legal guardian(s) live within 50 miles of campus, and you will be living at home with them in your permanent residence, by completing a Housing Release Request form. You may obtain the Housing Release Request form by visiting [www.marshall.edu/housing/resources-and-services/forms](http://www.marshall.edu/housing/resources-and-services/forms/) (<http://www.marshall.edu/housing/resources-and-services/forms/>). The COA budget component for housing and meals for students who live with parents or reside in off-campus housing varies according to your personal circumstances. Marshall University does not charge you for these amounts, but they are part of your Financial Aid COA budget to determine your financial aid eligibility.

Your COA also includes allowances for books and supplies. Books and supplies costs vary based upon your particular program of study. Transportation and Miscellaneous expenses are also variable costs and can consume a large part of your educational expenses if you don't budget carefully. The Office of Student Financial Assistance estimates certain values for these variable cost components to determine your full COA. You may view your financial aid COA by accessing your Cost of Attendance via the Financial Aid portal within myMU, but you must review your student account to see your actual Marshall University charges.

In all cases, the total amount a student is awarded in financial aid, e.g., scholarships, grants, loans, and work-study, cannot exceed the cost of a Marshall University education. In some instances, when Title IV (certain federal financial aid programs) and certain WV Higher Education programs are awarded, students are limited to receive grants and scholarships up to the student's demonstrated financial need.

<sup>1</sup> Metro tuition/fees apply to students who reside in the counties listed here: [marshall.edu/metro/](http://marshall.edu/metro/) (<https://www.marshall.edu/metro/>).

## Eligibility Confirmation

Using information reported on the FAFSA, the U.S. Department of Education performs data exchange with federal agencies to confirm that students 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, overpayment status for federal student grants, and Pell Grant life-time limits

The Office of Student Financial Assistance must also review other eligibility requirements such as:

- Admission Status
- Satisfactory Academic Progress
- Enrollment Status
- Academic Level
- Dependency Status
- Marital Status
- 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 adviser to make sure you are in the right classes.

If any of the items are 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 discrepancies.

### 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 with financial and other data including but not limited to the following items:

- Adjusted Gross Income
- U.S. Income Tax Paid
- Education credits
- Untaxed IRS distributions
- 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 provided 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: <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 (<https://www.marshall.edu/sfa/forms-applications/>) or your myMU for uploading.

[www.marshall.edu/sfa/forms-applications/2223forms/](https://www.marshall.edu/sfa/forms-applications/2223forms/)) 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 that 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.

A Federal Pell Grant applicant selected for verification must complete the process by the deadline published in the Federal Register.

You will be sent an email directing you to review your revised financial aid awards by logging into my MU and accessing your financial aid records when there are any changes as a result of verification.

## Financial Aid Satisfactory Academic Progress

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 meets SAP requirements. SAP evaluation for undergraduate students occurs at the conclusion of each payment period, which is at the end of the fall semester, spring semester, and summer terms. Financial aid eligibility determination for a future term of enrollment cannot be done until SAP evaluation occurs.

The student's entire academic history must be considered when determining SAP status irrespective of whether or not the student received financial aid. This also includes Advance Placement (AP) and International Baccalaureate (IB) credits, as well as transfer credits that apply to a Marshall University degree.

### 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://www.marshall.edu/sfa/eligibility-costs/financial-aid-satisfactory-academic-progress/) (<https://www.marshall.edu/sfa/eligibility-costs/financial-aid-satisfactory-academic-progress/>).

### Enrollment Status/Enrollment Classification

Each type of financial aid (program) has specific requirements regarding enrollment status. In general, SFA uses the following undergraduate enrollment criteria to determine eligibility for financial aid programs it administers:

Credits per Term/Semester	Enrollment Status Classification
12 +	Full time
9 – 11	Three-quarter time

6 – 8	Half time
1 – 5	Less than half time

As a rule a student's financial aid package is based on full-time enrollment and the Office of SFA uses the enrollment status on the first day after drop/add period (usually the 8th day of the semester) to determine financial aid eligibility. Only courses that apply to the student's degree may be included to determine the student's 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. According to University Academic Policy, the following criteria are used to define the student's academic level:

Total Credits Earned	Academic Level
0 – 29	1st Year or Freshman
30 – 59	2nd Year or Sophomore
60 – 89	3rd year or Junior
90 +	4th Year or Senior

### Dual Enrollment and 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://www.marshall.edu/sfa/forms-applications/) (<https://www.marshall.edu/sfa/forms-applications/>).

### 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 does 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.

The types of financial aid programs listed below are available at Marshall University for undergraduate students:

- Merit-Based Scholarships and Grants
- Need-based Grants
- Loan Programs
- Student Employment
- Veteran Education Benefits
- Foundation Scholarships

For current and more detailed information on types of financial aid available, please visit [www.marshall.edu/sfa](https://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 MUNet account and password. Any student that has problems accessing their myMU records should email [servicedesk@marshall.edu](mailto:servicedesk@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 Dashboard, 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 a student's billing account 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's 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.

Visit the Bursar website at [www.marshall.edu/bursar](http://www.marshall.edu/bursar) (<https://www.marshall.edu/bursar/>) for more information on financial aid refunds.

## 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 affect 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. This could affect students' future financial aid eligibility.

Total withdrawal from the university is defined as dropping all classes for which a student is registered. Total withdrawal requires that a withdrawal form be submitted to the Registrar's Office.

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.

Adjustments to institutional, state (if Title IV financial aid was not received) and external financial aid follow the Marshall University

Refund Policy. The chart below describes how institutional, state and external financial aid is treated whenever a student withdraws:

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

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

For example, if a student withdraws during the 5th week 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, as required by federal statute, must recalculate federal financial aid eligibility for students who drop out, who withdraw, or who are dismissed, prior to completing 60% of the semester or the financial aid payment period.

When the student ceases 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 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. Parent Federal Direct PLUS Loan
5. Federal Pell Grant
6. Federal SEOG Grant
7. Federal TEACH Grant
8. Iraq and Afghanistan Service Grant

If the student is a recipient of both Title IV and West Virginia state aid, the aforementioned policy applies to West Virginia state aid.

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 (or Parent in the case of PLUS Loan) 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. However, 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 by visiting <https://ovr.sos.wv.gov/Register/Landing> (<https://ovr.sos.wv.gov/Register/Landing/>).

For additional information about any of the programs in this section, please contact the Office of Student Financial Assistance, Old Main Room 116. Telephone 304-696-3162; E-Mail Address: [sfa@marshall.edu](mailto:sfa@marshall.edu).