

# Marymount University

## Financial Aid Handbook For Students

2019-2020

Federal School Code 003724

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We are pleased to provide you with a copy of the Marymount University Financial Aid Handbook for Students.

Important information related to your receipt of financial aid is contained in this handbook. Please review this information thoroughly and contact the Office of Financial Aid if you have questions.

### **The Office of Financial Aid Contact Information**

#### **General Information:**

Office of Financial Aid  
Marymount University  
2807 North Glebe Road  
Arlington, VA 22207

**Website:** <https://www.marymount.edu/Admissions/Financial-Aid/Types-of-Aid>

**E-mail:** [financial.aid@marymount.edu](mailto:financial.aid@marymount.edu)

**Phone:** 703-284-1530

**Fax:** 703-516-4771

**Location:** Marymount University, Main Campus - Rowley Hall 1008

**Office Hours:** M-F 9:00am-5:00pm

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## **Financial Aid Recipient Responsibilities**

Your aid package is constructed using all resources known at the time of the award. You are required to notify the Financial Aid Office of any additional financial aid you receive from other sources. Receipt of additional financial aid not included in your aid package may result in an adjustment of your financial aid award.

You are required to notify the Financial Aid Office of any change in your name, address, enrollment status, housing status, or other changes related to your attendance, as it may cause a revision to your award.

You must reapply through the Free Application for Financial Aid (FAFSA) for need-based financial aid each academic year. Completed financial aid applications (this includes any additional documentation we request from you) received by March 1 will be given priority consideration. Renewal awards are based on continued demonstrated financial need for limited grant funding and/or satisfactory academic progress toward a degree.

## **Enrollment Requirements**

### *A. Early Refund Process by Student Accounts*

Per Federal Regulations, you must attend the classes for which you receive financial aid. Marymount University confirms course attendance each semester. Marymount realizes how important the refund of excess federal funds is to many students; therefore, in order to comply with the regulation and still meet the needs of our students, the Office of Student Accounts will be offering an Early Refund period to qualified students.

Students awarded federal aid (Unsubsidized Loans, Subsidized Loans, Parent PLUS Loan, Grad PLUS Loans, Pell grant or SEOG Grant) who wish to receive an early refund of any excess federal funds (if applicable) before the attendance confirmation period, must complete the following steps no later than 12 days before the start of each semester.

1. Student must be registered for the number of credits for which their award was based.
2. All courses must count toward their degree program.
3. All steps to accept federal loans (Master Promissory Note/Entrance Counseling, Parent Plus/Grad Plus Application) must be completed (If not already completed)

Students who have completed these steps by 12 days before the semester starts, and have excess funds, will be eligible to receive their refund before classes begin. Once classes begin, NO FEDERAL AID WILL BE DISBURSED to a student's account until attendance confirmation has been completed. This confirmation process may take up to six weeks after the first days of classes. Students who receive an early refund and then make changes to their schedule or Financial Aid award, will be responsible for any additional charges incurred because of these changes. *Please note that all other aid (besides federal aid) will be disbursed and refunded throughout the attendance confirmation period as usual by the Office of Student Accounts.*

### *B. Enroll for number of credits that your award was based on*

If the number of credit hours a student is enrolled in is different from what the financial aid award was based on, the Cost of Attendance of the student must be recalculated, and a new determination must be made of financial aid eligibility based on the new enrollment status. Any ineligible aid must be returned, possibly leaving the student with a student accounts balance.

### *C. All credits need to go towards your degree*

Federal Regulations mandate that federal aid cannot be awarded for classes that do not count toward a student's academic program. If a student is enrolled in courses that do not count toward his or her degree, they cannot be used to determine enrollment status unless they are eligible remedial courses. It is the student's responsibility to work with their advisor to ensure their credits meet this requirement.

### *D. At a minimum, if you receive Federal Loans you must be enrolled and attending at least six credits that count towards your degree*

## **How to Apply for Financial Aid:**

1. Request your FSA ID
  - a. [fafsa.ed.gov](http://fafsa.ed.gov)
  - b. Request your FSA ID once, then use the same ID for all subsequent FAFSAs
  - c. The student will need a FSA ID
  - d. One parent will need a FSA ID to sign for dependent students
2. Complete FAFSA on the Web ( [fafsa.ed.gov](http://fafsa.ed.gov) )
  - a. Use MU school code: 003724
3. Verify information printed on your Student Aid Report (SAR)
4. Respond promptly to requests for additional information
  - a. You will be receiving a letter of notification sent to your home address.
  - b. If a student submits a FAFSA and gets selected for verification and/or needs to provide more documentation, the Financial Aid Office will send out 2 missing letters to their home address
5. The IRS Data Retrieval Tool allows students and parents to access the IRS tax return information needed to complete the Free Application for Federal Student Aid (FAFSA), and transfer the data directly into their FAFSA from the IRS Website. If you are eligible to use the IRS Data Retrieval Tool, we highly recommend using the tool for several reasons:
  - a. It is the easiest way to provide your tax data.
  - b. It is the best way of ensuring that your FAFSA has accurate tax information.
  - c. You will not need to provide a copy of your or your parent's tax returns to the Office of Financial Aid.

Students or parents who are married and filed as Married Filing Separate, are married and filed as Head of Household, filed a Form 1040X amended tax return, or filed a Puerto Rican or foreign tax return are not eligible to use the IRS Data Retrieval Tool.

6. The Financial Aid Office follows the current US Department of Education guidelines for verification of the FAFSA. Students who are selected for verification are done so either by the US Department of Education or by Institutional Verification policies. Students who have been selected for verification will be notified by mail. Students should submit the requested verification documents as soon as possible to receive aid for the current semester. Failure to return documents on time will delay awarding of student federal aid.

Only complete Verification Forms along with all supporting documentation can be processed. If the Verification Form along with all supporting documents is not received, the student's file will be incomplete and not ready for review by the counselors. Students are sent three requests for documents. The Financial Aid Office compares the data reported on the Free Application for Federal Student Aid (FAFSA) to the verification form and supporting documents to ensure accuracy of information. If the verification process shows that adjustments/corrections must be made to the FAFSA, the Financial Aid Office will submit the corrected information electronically to the Department of Education for processing. The student will receive notice from the Federal Processor that a change

or changes were made to the FAFSA. If the verification results in a change to the aid award, a revised award letter will be sent to the student's home address.

7. Our office does not have a specific deadline for financial aid applications. However, you need to allow a minimum of eight weeks to process your application (FAFSA). You also need to allow extra time for corrections or verification procedures and all must be in place prior to the last week of the semester. It is important to remember that some sources of need-based aid such as the Marymount Grant may be depleted if you wait until later in the year. Therefore, it is wise to file the FAFSA as early as possible after October 1 for the next academic year. Marymount's priority deadline for limited grant funding is March 1.

(Please note, early FAFSA filing, can affect loan totals on the FAFSA results. Students who have loans disbursed after early FAFSA filing will not have all loan amounts reported on their FAFSA results in loan history. This could cause your award to need revisions later when we learn from the Department of Education of Loans you have disbursed after your FAFSA was done.)

#### 8. *Citizenship Requirements*

In order to qualify for Federal and State Financial Aid, a student must be a citizen or eligible non-citizen. Students that have been asked to provide the Financial Aid Office with proof of their US citizenship or DHS eligible citizenship status must submit their documents in person, by email, or by fax. Expired documents are not acceptable.

For more information regarding non-citizenship eligibility please visit;  
<https://studentaid.ed.gov/sa/eligibility/non-us-citizens>

## Types of Aid

### *Need Based Grants for Undergraduate Students pursuing a 1<sup>st</sup> Undergraduate Degree*

1. The **Federal Pell Grant** program is for eligible students with the lowest family income levels. Grants range from \$400 to \$6,195 per year based on enrollment status. Eligibility is determined by FAFSA.
2. The **SEOG** offers limited additional funding with priority given to full-time Federal Pell Grant recipients who represent the highest level of financial need. For qualified students, grants will be awarded at \$1,000 per academic year.
3. The **Marymount Grant** is sponsored by the University to make education affordable for as many full-time, needy, first-degree undergraduate students as possible. There is limited funding and the earliest eligible applicants have the best chance of receiving this grant.

### *For Undergraduate DC Residents*

1. The **DC Tuition Assistance Grant (DCTAG)** is available to legal residents of the District of Columbia who attend Marymount on a full-time basis. The amount offered varies each academic year depending on the available funding. DCTAG is not based on financial need; however, an application must be filed through the program.
2. The **DC Mayor's Scholars Undergraduate Program** provides need-based funding for eligible DC residents earning their first associate's or bachelor's degree at select area colleges and universities. The program is a last-dollar award meaning it can be used to fill the gap between a student's financial aid package and the cost of attendance.
3. **DC-CAP** is a privately funded nonprofit organization dedicated to encouraging and enabling DC public high school students to enroll in and graduate from college. Every DC public and public charter high school student is eligible for DC-CAP services, regardless of academic history, grade point average, family income, citizenship status, ethnicity, special education eligibility, delinquency, or juvenile criminal history. DC-CAP continues to support the student for up to five years after high school graduation so that they have the best chance of completing their education.

### *For Undergraduate Virginia Residents*

1. The **Virginia Tuition Assistance Grant** is available to legal Virginia residents who are full-time students. It is not based on financial need. The amount of the award varies each academic year depending on the state's funding. The Commonwealth of Virginia will make awards to students who file their applications by **July 31**. This is for new applicants only, if you have received the VTAG for the current year, you do not need to re-apply. Late applications will be considered if funds are available.

### *Federal Work-Study*

The Federal Work Study program is a government-sponsored program that enables full time students to work part time to help meet the cost of their education. In order to be hired through this program, FWS recipients must have financial need as determined by the Financial Aid Office. Students earn a paycheck for hours worked. FWS cannot be deducted from University Charges.

### *MU Campus Employment*

The Campus Employment program is a Marymount-funded program that enables undergraduate and graduate students to work part time on campus regardless of financial need. Students without a FWS award can be hired under the CE program. To learn more or to start the job application process, please visit the Handshake website under MyMarymount, or contact the Career Services Center (703-284-5960).

### *Federal Loans*

Loans are a form of aid that needs to be repaid. Loans for higher education are generally offered at low interest rates and can be repaid over an extended period of time after the student leaves the institution. Repayment on the principle of the loan begins 6 months either after the student graduates or drops below half time. The school determines the amount of your eligibility and it is shown on your financial aid award letter. You need to take full responsibility for following the entire loan application process.

There are three types of federal loans available:

1. **Subsidized Federal Direct Loans** are need-based and are for undergraduates only. The federal government pays the interest on the Subsidized Loans while the student is in school.
2. The **Unsubsidized Federal Direct Loan** is not need-based and the student is responsible for the interest as soon as it is taken out.
3. The **Federal Direct Parent Loan for Undergraduate Students (PLUS)** is a credit-based loan available each academic year for parents of dependent undergraduate students. This loan may supplement other financial aid programs. A FAFSA is required.

### *Merit and other scholarships awarded by the Office of Admissions upon admittance*

There are a number of merit scholarship and other MU non-need based awards provided by the Office of Admissions to student upon acceptance to MU. All merit scholarships are tuition specific awards and renewal is based on maintaining a cumulative GPA of at least 2.5. The maximum timeframe for most of these awards is 8 semesters of full time undergraduate enrollment.

### **Options for 2nd UG Bachelor's Degree Students:**

#### *Virginia Tuition Assistance Grant (VTAG)*

The **Virginia Tuition Assistance Grant** is available to legal Virginia residents who are full-time students. It is not based on financial need. The amount of the award varies each academic year depending on the state's funding. The Commonwealth of Virginia will make awards to students who file their applications by **July 31**. This is for new applicants only, if you have received the VTAG for the current year, you do not need to re-apply. Late applications will be considered if funds are available. Applications are submitted to the Financial Aid Office. Repayment is not required

#### *Federal Student Loans*

In order to apply for any of the following loans, a FAFSA must be filed in order to determine eligibility. The FAFSA is filed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

The Direct Subsidized Loan enables students to borrow an annual amount based on their grade level and length of program. Under the Subsidized loan program, the federal government will pay the interest until the repayment period begins, six months after the student leaves school. The Direct Unsubsidized Loan is available for undergraduate students who do not demonstrate financial need. The terms are the same as those for the Direct Subsidized Loan, except that the student is responsible for interest accrued while he or she is in school.

As an independent undergraduate student with a prior degree, the maximum amount that can be borrowed in one academic year is \$12,500. If your program of enrollment requires you to enroll fall, spring and summer, you will need to refer to the next item to pursue additional funds.

#### *Private Education Loans*

Because the annual amount that can be borrowed under the Direct Loan program is limited to \$12,500, most UG students with prior degrees rely on the Private Education Loan program to meet the remainder of their tuition balances, and to provide living expense money to meet their other obligations during this program. Private education loans are credit based, and often can require a cosigner for the best terms. These loans can differ from one lender to the next, so

compare the various terms carefully before selecting the one that best meets your needs. The best way to get started on a private loan search is to do a Google Search for “Private Education Loans.” Please note that the terms and conditions of the Subsidized and Unsubsidized federal loans may be more favorable than the terms of the private loans.

## **Programs for Graduate Students**

### *Graduate Assistantships*

Graduate assistantships (GA) provide tuition waiver for up to 9 graduate credits in exchange for service to the University. Full-time graduate students (9 graduate credits) preferred; Part-time students must be taking at least 6 graduate credits. There are three categories of GA: full time GA waives 9 graduate credits in exchange for 20 hours work weekly; 2/3 GA waives 6 graduate credits in exchange for 14 hours work weekly; 1/3 GA waives 3 credits in exchange for 7 hours work weekly. Marymount University is an AA/EEO employer. The University has approximately 80 GA positions. A list of GA positions for each school can be obtained from Graduate Admissions. Students apply for a GA position through the Marymount Jobs site. Graduate admissions can help identify when each position will be posted.

### *Virginia Tuition Assistance Grant*

The **Virginia Tuition Assistance Grant** is available to legal Virginia residents who are full-time students. It is not based on financial need. **VTAG awards for graduate students are restricted to those enrolled in health-related programs only.** The amount of the award varies each academic year depending on the state’s funding. The Commonwealth of Virginia will make awards to students who file their applications by **July 31**. This is for new applicants only, if you have received the VTAG for the current year, you do not need to re-apply. Late applications will be considered if funds are available. Applications are submitted to the Financial Aid Office. Repayment is not required.

Graduate students have two types of Federal loans available:

1. The **Unsubsidized Federal Direct Stafford Loan** is not need-based, and the student is responsible for the interest on the loan as soon as it is taken out.
2. **Grad PLUS Loans** are low interest, credit based educational loans that can be used to help pay up to the entire cost of education, including tuition, fees, room/board, and books. The GPLUS loan is not based on income or assets; however, to qualify you must pass a credit check. At Marymount, A FAFSA form is required in order to apply for a GPLUS loan.

## **Additional Resources for All Students:**

### *1. Payment Plans*

A payment plan is available to qualifying students. All arrangements, including the initial payment, must be completed at least one week prior to the payment due date. Payment plans are available per semester only. If you are interested in setting up a plan, please get in contact with the Office of Student Accounts at 703-284-1490 or [saccount@marymount.edu](mailto:saccount@marymount.edu).

### *2. Private Student Loans*

For students who need loan funds beyond the federal loans, private education loans can be pursued. They should only be considered as a last alternative. You can start with your bank or you can do a Google Search on Private Student Lenders to choose your lender.

## **Disbursements and Refunds**

*Your Financial Aid Award Letter is NOT your bill.*

The Office of Student Accounts generates the eBill on Marynet. Award funds are posted to your student account and if there are excess funds, the Office of Student Accounts will process a refund.

Ensure your bill is paid, either by your financial aid or by other resources.

## **Packaging of Student Aid Process**

Financial Aid packages are created for students throughout the academic year. Applicants who file their FAFSA on or before the March 1st priority filing deadline will receive maximum consideration in the distribution of need-based funding resources according to funding criteria.

Merit-based scholarships are awarded through the Office of Admissions to eligible incoming undergraduate students at the time of Admission. Renewal of any merit scholarship is contingent on maintaining a 2.5 cumulative GPA and full-time enrollment. They are renewable at the same amount up to 4 years as an undergraduate student.

Returning students' award packages are not provided, until all spring grades are checked and academic progress is determined. (See SAP section). This is typically the end of each spring semester.

Packages are based on Cost of Attendance which is determined by your housing status and enrollment level. Refer to the financial aid web page for full Cost of Attendance information.

## **Award Notifications**

Once the award package process is complete, students will receive a hard-copy award letter mailed to their home address or MU Box. You are required to notify the Financial Aid Office of any change in your name, address, enrollment status, housing status, or other changes related to your attendance, as it may cause a revision to your award. Your aid will not be available if your actual housing or enrollment do not match what you were awarded for.

Review your Financial Aid Award Letter and follow the steps on your award letter to accept your awards. *Very Important that you follow any required steps to accept any loan portions of your award or they will not be available to you.*

Any changes to your home mailing address, please contact the Office of Registrar at [registra@marymount.edu](mailto:registra@marymount.edu) or 703-284-1520.

If you wish to lower or decline a loan to prevent a refund, you will need to notify the Financial Aid Office in writing to [financial.aid@marymount.edu](mailto:financial.aid@marymount.edu) at least 2 weeks before the start of the semester.

## **Study Abroad**

Students may apply to study abroad through the Center for Global Education Office. If you were interested in using financial aid for going abroad, please submit the Study Abroad Cost of Attendance Sheet. (Note that CBL Scholarships cannot be used for study abroad). You must ensure Marymount receives your transcript promptly for your study abroad courses.

## **Satisfactory Academic Progress Requirement**

As required by Federal Regulations, students must maintain a minimum level of academic progress in order to continue receiving federal financial aid. Academic progress of aid recipients will be reviewed annually at the end of spring semester. Students who are not making minimum progress in any of the categories as defined below will be considered ineligible to receive federal financial aid.

### *Satisfactory Academic Progress Standards:*

In order to continue receiving federal financial aid, academic progress is measured in the following three ways:

1. Qualitative Standard: A minimum cumulative grade point average (GPA)

- All Undergraduates must maintain a minimum cumulative GPA of at least 2.0
- All Graduate students must maintain a minimum cumulative GPA of at least 3.0

2. Quantitative Standard: A minimum completion rate. Completion rates are calculated by dividing the number of completed credits against the number of attempted credits. ALL students must have successfully completed 67% of all hours attempted. This calculation includes all classes taken at Marymount (including developmental). Incompletes, Withdrawals, Repeats and Failing grades all count toward your attempted but not completed credit hours. Transfer credits are counted in both attempted and completed. Students should be aware that, for federal financial aid purposes, you can only receive federal financial aid toward one retake of a previously passed course or its equivalent. This means that once a student has passed a particular course, Financial Aid can count that student as being enrolled in that course only one more time for federal aid purposes.

3. Maximum Timeframe for Completion: In addition to the above GPA and completion rate requirements, all UG students must complete their program of study by attempting no more than 150% of the hours normally required for completion. For example, an UG program of study that is normally completed in 120 credit hours, financial aid eligibility will be suspended once it is mathematically impossible for a student to graduate before attempting 180 credit hours or more. For a Graduate program requiring 60 credits, coursework must be completed within 5 years; for more than 60 credits, 7 years.

### **Loss of Eligibility due to Academic Progress:**

A student who has lost eligibility to participate in federal student aid for reasons of academic progress will be ineligible for financial aid until they are meeting the minimum requirements.

### **Appeals- Related to SAP:**

Appeals will only be accepted for special circumstances. The appeal may not be based upon your need for the assistance OR your lack of knowledge that your assistance was in jeopardy. An appeal must be based upon some unusual situation, condition, or other mitigating circumstances which prevented you from passing courses, or which caused you to withdraw from classes. Examples of possible situations include documented serious illness, severe injury or death of a family member.

*How to Appeal:* You must submit in writing and document the specific reasons for not meeting the minimum requirements and outline your plan for meeting them. Undergraduate students are also required to submit a copy of a developed academic plan from the Center for Teaching and Learning (CTL). The CTL must be able to verify that you will be able to meet the standards by the end of the next semester. Graduate Students must also submit a copy of a developed academic plan from the Chair of your graduate program or Associate Dean of the School for your program that indicates if followed, you will be at the minimum standard by the end of the next semester. IF your appeal is approved, you would be placed on a one-semester probation status and must meet the minimum standards at the end of that term. Appeals must be submitted in writing to the attention of the Financial Aid Office Appeals Committee. You will be notified in writing of the committee's decision.

### **If an appeal is approved:**

Students whose appeals are approved will receive aid on a probationary basis. The conditions will be outlined in a letter emailed to the student. The Financial Aid Appeals Committee will continue to monitor the student's record to determine his/her financial aid status for future semesters. Students who fail to meet the conditions outlined in their individualized academic plans will not be eligible to submit a subsequent appeal.

If you do not have grounds for an appeal, or if your appeal is denied, you may still be able to regain your eligibility for future semesters. This is done by enrolling in courses at Marymount at your own expense and meeting SAP standards.

## **Repeat Coursework**

For federal aid (not state aid or institutional aid), if you have taken a course twice, and passed it at least once, you cannot take a course a third time and get federal aid for it. This may affect the amount of federal grants (Pell and SEOG) or federal loans (Direct Subsidized, Direct Unsubsidized, OR PLUS-Parent-Loans) in your aid award. This is a federal regulation, which Marymount University has to follow. If you took a course twice and withdrew from it both times, or took a course twice and received an "F" in it, (or you got an "F" once and withdrew once) you can still get aid for a third try since you have never PASSED the course. The rule only applies when a student has taken a course twice, and PASSED it at least once.

## **Withdrawal**

Students who withdraw from the University before the 60% point of the semester, and who are receiving financial aid from a federal program, will have their financial aid for that term prorated based upon the University's tuition refund policy (which can be found on the Student Account page of the MU website) and a distribution formula approved by U.S. Department of Education.

### *Treatment of Title IV Aid When a Student Withdraws from Marymount University*

The law specifies how a school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Direct Loans, Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Perkins Loans.

Though your aid is posted to your account at the start of each semester, you earn the funds as you complete the semester. If you withdraw during your payment period or period of enrollment, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or Marymount or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by Marymount and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, Marymount must get your permission before it can disperse them. You may choose to decline some or all of the loan

funds so that you do not incur additional debt. Marymount may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with Marymount). Marymount needs your permission to use the post-withdrawal grant disbursement for all other school charges. It may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If you receive (or Marymount or parent receives on your behalf) excess Title IV program funds that must be returned, Marymount must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds
2. The entire amount of excess funds

Marymount must return this amount even if it did not keep this amount of your Title IV program funds.

If Marymount is not required to return all of the excess funds, you must return the remaining amount.

Any loan funds that you must return, you (or your parent for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive.

You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with Marymount or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any other refund policy that Marymount may have. Therefore, you may still owe funds to Marymount to cover unpaid institutional charges.

Marymount may also charge you for any Title IV program funds that they were required to return. If you do not already know Marymount's refund policy or officially withdrawing procedures from school please read it here:

<http://www.marymount.edu/Admissions/Student-Accounts/Bill-Payment/Refund-Policy>

### **Failure to Earn a Passing Grade**

If after any semester you have not earned at least one passing grade, your federal aid for that term must be prorated and returned. Funds credited to your student account in excess of University charges are refundable by the Office of Student Accounts.

## **Appealing Your Financial Aid Award:**

*Dependency Appeal-* Students may submit a dependency appeal if they feel they have significant reasons to be considered independent.

According to federal definition, parents and students have the primary responsibility for funding the student's education—financial aid is considered a supplement. Tax filing status does not indicate independence for financial aid purposes. Circumstances that may document independence are abandonment or estrangement from parents, parents whose whereabouts are unknown, or court or social services intervention in the family.

The Independent Appeal Form can be found under "Resources & Forms" on the FAO page. Please answer all times on the form. If a value is zero, place a zero in the space provided. Be sure to review and return to the Office of Financial Aid, along with any required documentation.

### *Appeal for Unusual Circumstances*

With completing a FAFSA application, some individual circumstances may not be taken into consideration. Certain unusual personal and/or financial circumstances can affect your eligibility for financial aid funds and can be reported for possible award revisions. This form can be found under "Resources & Forms" on the FAO page.

### *Appeal to Increase to Budget*

To determine eligibility for any type of financial aid, we must construct an Educational Cost of Attendance (COA) budget for each student. These COA's are assigned using standard costs for living and transportation, etc. A student cannot receive financial aid that exceeds their COA.

Sometimes, a student has expenses unique to their personal living situation, etc. which would be unknown to us. Regulations allow us to collect individual expenses to review and possibly increase the overall COA, which will allow for additional loan funds. By following the Appeal Process below, we can review and see if your expenses exceed your current COA to possibly increase certain loan eligibility. This form can be found under "Resources & Forms" on the FAO page.

Please note, the Appeal Committee can only consider amounts that are in addition to what the University has already accounted for in your COA. In addition, we may not be able to use all expenses submitted depending on the type of expense.

The following students can request for an increase to their COA:

- Dependent students seeking to increase their Parent PLUS Loan
- Graduate students seeking to increase their Grad PLUS Loan
- Student seeking a Private Student Loan

#### *Loss of Merit Scholarship Appeal*

Students who currently receive merit-based scholarship(s) and fall below the 2.5 cumulative GPA will not have their scholarship renewed. They may appeal the loss to the Appeal Committee at [appeal@marymount.edu](mailto:appeal@marymount.edu). Your letter or email should explain in detail the circumstances that affected your ability to meet the minimum standards for scholarship renewal and the steps you have taken to rectify the situation.

## **Summer Awards**

To be considered for Summer Financial Aid you must have FAFSA on file for the previous school year (for example, if you are applying for aid for Summer 2020, you will need a 2019-2020 FAFSA on file). If you are an Undergraduate Student, you must also be enrolled for at least 6 credits that all count towards your degree, and at 3 credits if you are a Graduate Student.

Loans are the primary source of summer financial aid. Borrowing loans over the summer may affect a student's eligibility to borrow for the following fall semester. Department of Education Federal Regulations limit borrowing during any one academic year. If you decide to borrow in the summer, keep in mind that your loan eligibility for the fall will be extremely limited.

Please return the Summer Financial Aid Request Form to the Office of Financial Aid by April 1. Awards will be mailed to your local address or MU Box. Please allow 2 weeks for your summer financial aid award to be prepared.

## **FERPA**

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. As an educational institution that receives federal Department of Education funds, Marymount University must comply with FERPA.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students." "In attendance" at Marymount University is defined as the first day of classes in the semester to which the student has been admitted.

For Marymount students, there must either be a FERPA Waiver Form on file in the Office of the Registrar authorizing parents/third parties to access students' education records or an applicable FERPA exception (see below) before any information can be released. The form can be found online at: <https://www.marymount.edu/getattachment/Academics/Services-Resources/Registrar-sOffice/Resources/Forms/FERPA-Waiver.pdf.aspx>.

## **Student Consumer Information**

In accordance with the 2008 Higher Education Opportunity Act (HEOA), Marymount University makes certain disclosures available to prospective and current students. Please refer to [Marymount University Consumer Information](#).

## **Other Important MU Offices**

### *Student Living*

Any questions about on-campus housing or housing charges

703-284-1608

### *Student Accounts*

Bill-related questions such as:

Refund Checks, Tuition Charges, Book Vouchers, Payment Plans

703-284-1490

### *Registrar*

In-School Deferment, Transcripts, GPA

703-284-1520

### *Admissions*

First time students inquiring about UG Merit-Based Scholarships, Enrollment Deposits

703-284-1500 (Undergraduate Admissions)

703-284-5901 (Graduate Admissions)

### *Military and Adult Services*

GI Bill

Veteran Benefits

Yellow Ribbon Program

Dr. Vernon Williams, 703-284-5796

### *Center for Global Education*

Studying Abroad- We will need a COA sheet if you plan to study abroad and returned to the Financial Aid Office.

703-284-6474

### *Center for Career Services*

Work Study, Campus Employment

703-284-5960

## **Useful Websites and Tools**

### ***Free Application for Federal Student Aid (FAFSA)***

1-800-433-3243

<https://fafsa.ed.gov>

### ***Federal Student Aid***

1-800-557-7394

<https://studentaid.gov/>

### ***Student Council of Higher Education for Virginia (SCHEV)***

804-225-2600

<https://schev.edu/>

### ***Office of the State Superintendent of Education (DCTAG)***

202-727-6436 TTY:711

<https://osse.dc.gov/dctag>

### ***Internal Revenue Service (IRS)***

<https://www.irs.gov/>

### ***Direct Loan Repayment***

<https://studentloans.gov/myDirectLoan/repaymentEstimator.action>

Disclaimer:

The contents of this publication represent the most current information available at the time of printing. However, information may change following the date this publication was issued, without prior notice. Please visit the FAO page of marymount.edu for up to date information.

March 2020