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Marist College Mission
Marist is dedicated to helping students develop the intellect and character required for enlightened, ethical, and productive lives in the global community of the 21st century.

Vision Statement
The College fulfills its mission by pursuing three ideals: excellence in education, the importance of community, and the principle of service. These ideals were handed down to us by the Marist Brothers who founded the College. Although Marist is now an independent institution governed by a lay board of trustees, the three ideals remain an integral part of the College mission.

The Marist ideal of excellence in education is achieved through an emphasis on quality teaching and distinctive learning opportunities. At the undergraduate level, this begins with a firm foundation in the liberal arts and sciences. Through core courses and their major field of study, students are educated to think logically and creatively, be able to synthesize and integrate methods and insights from a variety of disciplines, and effectively express their opinions both orally and in writing. Students are encouraged to consider the ethical dimensions of the subjects they study, and to become more aware of their own values and the value implications of the choices they make in their public and private lives. They are also exposed to cultures other than their own through on-campus programs and study abroad.

In addition to offering undergraduate programs to traditional-age students, Marist has a long history of serving the needs of adult learners for graduate, undergraduate degree completion, and continuing-education programs. The College offers students an educational experience that meets the same high standards as our traditional undergraduate programs. Marist allows these students to balance their education with work and family responsibilities by offering flexible scheduling, alternative methods of program delivery, and satellite campuses.

Marist seeks to distinguish itself by the manner in which it uses information technology to support teaching, learning, and scholarship at both the undergraduate and graduate levels. The College believes that by familiarizing our students with these advanced technologies, it better prepares them to be productive members of society and lifelong learners.

The Marist ideal of community is based on the belief that we become a better institution through the active involvement of faculty, staff, students, and alumni in the life of the College. At a time when social bonds in our society are tenuous, we seek to develop a relationship between our community members and the College that will last a lifetime. We do this by nurturing the development and well-being of all our community members. Of particular importance is assuring that the life of students outside the classroom is supportive of the educational goals pursued inside the classroom. We strive to be a diverse community but also one united by a shared commitment to the free exchange of ideas, consideration of the opinions of others, and civility in all our interactions.

Finally, Marist believes in the dignity of every human being and is committed to the principle of service. The College conducts programs for the disadvantaged, a wide variety of programs that meet community needs, and programs that broaden access
to education. We encourage students, faculty, staff, and alumni to make service an important part of their lives. Students are encouraged to become involved in campus activities, programs that assist the less fortunate in our society, and service projects throughout the Hudson River Valley and around the world. By sharing their time and talents, students help make Marist a better place to live and learn while developing a sense of personal and civic responsibility.

Introduction to Marist

What started as a school for training future Marist Brothers has developed into one of the leading comprehensive liberal arts colleges in the country. Marist College's 160-acre main campus overlooks the Hudson River in the heart of the historic Hudson Valley, midway between New York City and the state capital of Albany, NY. In addition, the Raymond A. Rich Institute for Leadership Development is located on a 60-acre estate in the Ulster County, NY, town of Esopus. The College also has a branch campus in Florence, Italy, and an extension center in Fishkill, NY. Marist's campus is virtually global, with many degree programs offered 100% online.


The College enrolls approximately 4,500 traditional undergraduate men and women, 530 nontraditional adult students, and over 1,000 full- and part-time graduate students. Its first graduating class of 1947 consisted of four Marist Brothers. Today, more than 34,000 alumni and alumnae call Marist alma mater.

Marist offers 43 programs leading to bachelor’s degrees, 12 toward master’s degrees, and several professional certificate programs. The College has a longstanding commitment to providing adults with educational opportunities that accommodate their work schedules. A variety of online programs offer opportunities to balance study with career and family responsibilities. Marist has seen tremendous growth in its graduate programs due in large part to its successful online MBA and MPA programs, the first to be accredited by New York State. Marist also offers other online programs at the undergraduate and graduate levels as well as study-abroad opportunities in many countries.

Marist has received national attention and a number of awards for its advanced technology. The College is a member of Internet2, providing students and faculty direct access to digital education and research resources across all member institutions. All classrooms employ “smart technology,” and wireless access is available throughout the campus, both indoors and out. A joint study agreement with the IBM Corporation has allowed both partners to develop innovative uses for technology in learning and teaching.

History

Marist can trace its roots to 1905, when the Marist Brothers first purchased property in Poughkeepsie, NY, as the site of a house of studies. In 1930, the state of New York certified the Marist Training School to offer college-level courses. In 1946, the state
grant a charter to Marian College as a four-year institution of higher learning under the leadership of founding president Brother Paul Ambrose Fontaine, FMS. In 1956, the College broadened its scope to include the wider community and, in 1957, admitted lay male students to pursue undergraduate studies.

Dr. Linus Richard Foy was named president in 1958 and became, at age 28, the youngest college president in the United States. In 1959, the College introduced an evening division to serve the educational needs of the surrounding communities. Marian College was renamed Marist College in 1960, and by 1969 the Brothers transferred ownership to the Marist College Educational Corporation with an independent board of trustees.

The College admitted women to its evening division in 1966. In 1968, women entered the day division, making the College fully coeducational.

With the naming of Dr. Dennis J. Murray in 1979 to the presidency of Marist College, another period of significant growth and development began. The campus now consists of 51 buildings and 37 student housing facilities, with a total estimated value of $607 million. Over the past two decades, Marist has expanded its course offerings and tripled its applicant pool. The College now receives more than 10,000 applications each year for admission to the freshman class. Its acceptance rate during that same period has gone from 75 percent to 34 percent in 2011.

The Marist College Faculty

The Marist College faculty is comprised of highly experienced and credentialed educators who are dedicated to the intellectual and professional development of their students. Many of these faculty members are highly skilled professionals with practical hands-on experience in corporate, government, not-for-profit, and community settings. Faculty regularly take part in research, publishing, and consulting, and are frequently called upon by various organizations and institutions for their expertise in their given academic areas. Furthermore, the Marist College faculty is known for their longstanding commitment to excellence in teaching. An average class size of fifteen students allows Marist’s faculty to actively involve students in the learning experience. In-class exercises, case studies, computer simulations, group projects, and presentations all play an integral role in the learning process. Through the use of this multi-dimensional teaching model, learning occurs not only from faculty, but also from fellow students who bring a wide range of relevant experiences to the classroom.

Marist College recognizes the competing needs of adult students who often balance their career and home life with their graduate studies. There are a number of options available to help students meet this challenge. Marist offers the convenience of evening classes and online classes, as well as a choice of campus locations, thus enabling working adults to pursue their graduate degree with minimal disruption to their personal lives. At the same time, part-time students can choose to accelerate their studies by taking more than one course per term. Fall, spring, and summer sessions allow students to complete their degree at a pace which suits their personal and professional goals.

Graduate courses are not just offered at the main campus in Poughkeepsie. They are available at extension centers in Fishkill and Florence, Italy, as well as at several additional satellite locations. Graduate classes normally meet one evening per week
(Monday through Thursday) at 6:30 P.M., either at the main campus of Marist College in Poughkeepsie, New York, or at the Marist Executive Center in Fishkill, New York. Two fifteen-week semesters are offered during the fall and spring terms, as well as a shortened summer session.

Online classes are accessible 24 hours per day and are scheduled in eight- to 15-week segments. The eight-week online classes are generally taken sequentially, thus enabling students to complete six (6) credit hours of graduate work per semester.

The IBM/Marist Joint Study

Marist seeks to distinguish itself by the manner in which it uses information technology to support teaching, learning, and scholarship. The College has had a longstanding partnership with the IBM Corporation that has helped place Marist among the most technologically advanced liberal arts colleges in the country. A key component of the Marist/IBM partnership has been a 20-year joint study arrangement that has benefited both the College and IBM in many ways. Through the Study, IBM has been able to test concepts and technology applications that the company believes can be of value in the 21st century in education, business, digital media, communications, and other fields. The Study has also provided Marist with the capacity to acquire and use cutting-edge technology to support instruction, faculty, and student research and administrative initiatives.

The introduction of computers and computer science courses at Marist began in the mid 1960s, a time when few colleges the size of Marist had moved into this field. From the start, computers have been viewed as a functional tool for everyone at Marist as well as a scientific discipline to be mastered by those in the School of Computer Science and Mathematics.

The IBM/Marist Joint Study began in 1988 with the installation of a $10 million IBM 3090 mainframe computer in Donnelly Hall. Over the past two decades, Marist has worked with IBM to carry out several major upgrades of its mainframe computer. In the Fall 2006 semester, the College installed a new System z mainframe that provides a level of computing power ordinarily associated with large research universities and Fortune 500 companies. The College collaborated with IBM to plan and equip the new $20 million James A. Cannavino Library with state-of-the-art technology. The partnership has also developed and implemented a comprehensive Ethernet network that reaches into every student room on campus and supports every faculty and administrative office and every academic building. Campus-wide connectivity means 24/7 access to the Internet, e-mail, voice-mail, the mainframe computer, and numerous database services. Marist and IBM have recently collaborated on two IBM Shared University Research grants that have helped to enhance Marist’s e-learning initiatives.

Marist’s participation in the Joint Study has enabled the College to involve faculty, students, and staff in emerging technology initiatives such as rich media content management, the Linux operating system, virtual server hosting, multimedia streaming, grid computing, cloud computing, advanced networking technology, on-line gaming, virtual world computing, cell processor technology, service oriented architecture, web services programming, and automated server provisioning. Marist’s work
with IBM has created the infrastructure that is necessary for faculty, students, and staff to engage in leading-edge teaching and research using tomorrow’s technology.

In the summer of 2005, the College joined the Sakai Foundation, which is an initiative led by major college and university technology innovators. A key objective of Sakai is to develop a totally open source-based course management platform to support e-learning in higher education. In the summer of 2006 Marist began a pilot program to deliver on-line courses via Sakai through its Institute for Data Center Professionals.

Currently, Marist delivers on-line courses via Sakai through its Institute for Data Center Professionals. All on-line courses are delivered via the College's iLearn system, a Sakai based collaborative learning environment.

Membership and Accreditation

Marist College is registered by the New York State Education Department, Office of Higher Education and the Professions, Cultural Education Center, Room 5B28, Albany, NY 12230, (518) 474-5851. The Commission on Higher Education of the Middle States Association of Colleges and Schools, 3624 Market Street, Philadelphia, PA 19104, (215) 662-5606, accredits Marist College. The Commission on Higher Education is an institutional accrediting agency recognized by the U.S. Secretary of Education and the Commission on Recognition of Postsecondary Accreditation. The College is also accredited by the U.S. Department of Justice for the training of foreign students. It is approved by the New York State Education Department for the training of veterans. The College is also approved for holders of New York State Scholarships, including Regents Scholarships, State War Service Scholarships, and Scholar Incentive Awards. The College holds membership in the New York State unit of the American Association of Colleges for Teacher Education.

The College holds memberships in the Association of Colleges and Universities of the State of New York, the Commission on Independent Colleges and Universities, the American Association of Colleges for Teacher Education, and the Association of American Colleges. Marist is a charter member of the Visiting Student Program sponsored by the Associated Colleges and Universities of the State of New York. Marist is also a member of the American Association of University Women, the Middle Atlantic Association of Colleges of Business Administration, the Middle States Association of Collegiate Registrars and Officers of Admission, the Council for the Advancement and Support of Education, and the American Assembly of Collegiate Schools of Business. The School of Management has achieved the prestigious program accreditation of its undergraduate and graduate degree programs in business by AACSB International – The Association to Advance Collegiate Schools of Business.

Marist is also affiliated with the National Catholic Educational Association of Governing Boards of Universities and Colleges, the National Association of Independent Colleges and Universities, the National Association of College and University Business Officers, the American Association of Collegiate Registrars and Admissions Officers, the National Association of College and University Attorneys, and the American Association of Fundraising Council.
Academic Facilities

THE HANCOCK CENTER

The $35 million Hancock Center, Marist’s newest building, is home to the School of Computer Science and Mathematics, International Programs, the Marist Institute for Public Opinion, and the Investment Center, a state-of-the-art trading room that provides students in all business fields with access to the same tools and real-time data screens found in professional trading rooms. The Hancock Center dedicates space to classrooms, seminar rooms, computer labs, and academic administration offices as well as to Marist’s joint study with the IBM Corporation and to entrepreneurs incubating new businesses. The building also features a café, student lounge, and patio overlooking the Hudson River. The center was designed by Robert A.M. Stern Architects, one of the world’s leading architectural firms.

JAMES A. CANNAVINO LIBRARY

The James A. Cannavino Library supports the College’s teaching, learning, and scholarship mission by providing information resources, advanced technologies, services, and facilities for research and study. The Library offers access to extensive collections and services in the library building and electronically over the campus network.

The state-of-the-art library opened in the fall of 1999, overlooking the campus green and the Hudson River. The first floor of the 83,000-square-foot structure holds the Library’s circulating collection, print periodicals, and archives, which include special collections of distinctive resources. The second level features the main reading room, as well as circulation, reserve and reference desks, the reference collection, and a selection of current print periodicals. The third floor houses electronic classrooms, a multimedia language lab, and centers for multimedia content development. It is also home to a suite of collaborative student services including Academic Technology & eLearning, International Student Programs, the Academic Learning Center, the Writing Center, the Higher Education Opportunity Program, and the Center for Career Services, reflecting the emerging role of libraries in higher education as collaborative learning centers.

A vigorous collection development program keeps print, non-print, and online resources updated to serve the research, teaching, and learning needs of students and faculty. The James A. Cannavino Library has been an active innovator in developing and implementing computerized information resources. Our Digital Library consists of full-text databases, on-line indexes and abstracts, electronic journals, and subject-specific collections of links and scholarly documents that support the curriculum. On-line access to full-text journal literature has been expanded and upgraded, and the reference staff provides a full complement of services to meet student needs, including on-site instruction and assistance, telephone help for off-campus users, and a web-based “Ask-a-Librarian” request form. An integrated online library system supports a web catalog of all library holdings and an online circulation module that indicates location and availability of all library materials.

The Library’s Desktop Research Center provides informal space for faculty and students to schedule individual appointments with librarians to become more familiar with the research materials available through the James A. Cannavino Library.
Students are encouraged to contact a librarian in person, by phone, or email to learn about Fox Hunt, laptop lending or collaborative room booking.

THE LOWELL THOMAS COMMUNICATIONS CENTER
The Lowell Thomas Communications Center houses classrooms, faculty offices, and collaborative work space for the School of Communication and the Arts. The center is named in memory of the legendary broadcast pioneer who received an honorary degree from Marist in 1981. Lowell Thomas lived in Pawling, NY, 20 miles from Marist's main campus, for more than 50 years. A public gallery within the center holds a permanent exhibition of memorabilia from his remarkable career as a communicator and explorer. Lowell Thomas and his ideals are commemorated through the Marist College Lowell Thomas Award, instituted in 1983 and awarded to the top broadcast journalists in the country. The building also holds the Media Center, which supports the use of audio and video instructional technologies to enrich the learning experiences of Marist students across all disciplines.

THE MARGARET M. AND CHARLES H. DYSON CENTER
The Margaret M. and Charles H. Dyson Center houses the School of Management, the School of Social and Behavioral Sciences, Graduate and Adult Enrollment, and the School of Global and Professional Programs. Used for undergraduate and graduate instruction in all academic disciplines, the center is named in honor of business leader Charles H. Dyson, who received an honorary degree from Marist in 1986, and his wife, Margaret, who together improved the quality of life throughout the Hudson Valley through their philanthropy.

DONNELLY HALL AND THE STEEL PLANT STUDIOS AND GALLERY
Donnelly Hall houses the School of Science, including state-of-the-art chemistry labs, a two-story greenhouse, and labs for the study of athletic training and medical technology; a computer center; classrooms; lecture halls; a Fashion Program complex; and a variety of student services and administrative offices. The facility is named for Brother Nilus Donnelly, FMS, who supervised construction of a number of buildings on the campus by Marist Brothers during the institution’s early years. In proximity to Donnelly Hall are the Steel Plant Studios and Gallery, an expansive space for studio art courses and a digital media laboratory as well as a gallery regularly hosting exhibits of work by contemporary regional artists.

FONTAINE HALL
Fontaine Hall, the home of the School of Liberal Arts, contains classrooms, seminar rooms, and a black box theatre for instruction and performances. The building also serves as headquarters for the Hudson River Valley Institute, a national center for interdisciplinary study of the Hudson River Valley. The building is named for Brother Paul Ambrose Fontaine, FMS, president emeritus, who played an integral role in the development of the College.
Marist College Fishkill Center

At the Marist Fishkill Center, students enjoy taking classes in a professional, modern center with six large classrooms including a computer lab. Students gather in a comfortable, attractive lobby/eating area and can do group work in our conference or breakout rooms.

Marist Fishkill is conveniently located at 400 Westage Business Center at the junction of Route 9 and I-84 at exit 13. Only 10 minutes from the Newburgh-Beacon Bridge, students come from Orange County to the west, from Westchester and Putnam Counties to the south, and Connecticut 30 miles to the east.

Students, as well as our faculty, appreciate the high-quality academic programs, state-of-the-art teaching facilities, and support services provided.

FACULTY
The faculty at Marist Fishkill are professionals working in their fields. Their experience helps to provide our students with the skills they need to compete in today’s world, and the ability to apply the theory from class to the practical application of the workplace.

STUDENT SERVICES
The high-speed Internet connection enables students to utilize proofreading services and conduct library research available at Marist’s main campus.

PROGRAMS
The Marist Fishkill Center currently offers the Master of Business Administration and Master in Public Administration to adults wishing to pursue a new career or advance in their current one.

FOR MORE INFORMATION
Marist Fishkill Center
400 Westage Business Center, Suite 105
Fishkill, New York 12524
Phone: (845) 897-9648
Email: fishkill@marist.edu
Web: www.marist.edu/fishkill

Student Services & Facilities

INFORMATION TECHNOLOGY COMPUTER LABS
Marist maintains computer labs located at both U.S. sites – Poughkeepsie and Fishkill. These include instructional computer labs, multimedia classrooms with podiums, and open labs available throughout campus. In all, Marist provides more than 700 computers available for academic use throughout its campus extension sites, and all personal computers are configured with a base software configuration that allows them access to the Internet, office automation tools, digital library access, statistical analysis, and emulation to our host systems.
All computers are less than three years old, and all software is updated yearly to the most recent software available. Details about each computer lab are available online at http://www.marist.edu/it/desktop/labs.html.

SAFETY AND SECURITY
The Safety and Security Office provides 24-hour, seven-days-a-week service to the Marist College community. Among the many services provided through this office are student escort programs during evening hours; fire and emergency equipment; and a lost-and-found department.

The Safety and Security Office works as the liaison to local fire, police, and rescue agencies. The office administers the College’s parking and vehicle registration policy and is responsible for its enforcement in order to facilitate traffic flow and ensure unimpeded emergency response to the College community. The office is located in Donnelly Hall, Room 201 and can be reached by calling (845) 575-3000, extension 2282 or (845) 471-1822.

The Advisory Committee on Campus Safety will provide upon request all campus crime statistics as reported to the United States Department of Education. Marist College’s campus crime information can be found at http://ope.ed.gov/security/search.asp or http://www.marist.edu/security/student.html or by calling the Office of Safety and Security at (845) 471-1822.

PARKING PERMITS
Parking on campus is limited to vehicles that are registered with the Safety and Security Office and have been issued a Marist College parking permit. When applying for parking permits, students must present a valid driver’s license, vehicle registration, and college identification. Commuter student parking is restricted during the day although after 6:00 P.M. students may park in the Dyson lot.

Permits are issued for individual parking lots and are valid only for that specific lot. Vehicles without permits, or those parked in a lot other than designated, are subject to towing at the owners’ expense. All fines must be paid at the Business Office within 10 days of issuance. Any violations of this parking policy may result in revocation of parking privileges.

THE COLLEGE BOOKSTORE
The Marist College bookstore is located on the lower level of the Student Center. The bookstore is open six days per week during the academic year. Please call (845) 575-3260 for store hours.

STUDENT CENTER
The Student Center is a focal point for student events and activities. The monumental three-level structure features a student café and performance space known as the Cabaret as well as the student dining hall, the campus bookstore, and a health-services center. The Student Center opens onto a campus green with an outdoor performing arts area overlooking the Hudson River.
ATHLETIC FACILITIES
The Marist campus offers a variety of athletic facilities that support an extensive intramural program as well as intercollegiate athletics competition. The James J. McCann Recreation Center features a pool with a diving well, basketball courts, three handball/racquetball courts, a fitness center, and a dance studio. The main field house for NCAA Division I play features a handsome wooden floor and seating capacity for 3,000 spectators. The McCann Center was renovated in 1996, and a new 20,000-square-foot addition containing a gymnasium, state-of-the-art fitness center, and locker rooms opened in 1997. For more information, please contact the Athletics Department at (845) 575-3553.

CENTER FOR CAREER SERVICES
The Center for Career Services, located in the James A. Cannavino Library, offers a variety of services and information to assist graduate students with developing and reaching their career goals. Among the many career and job placement services available to students and alumni are:

- career advisement
- career assessment on DISCOVER
- résumé information & critiques
- assistance with job search correspondence
- annual career conferences with employers
- a résumé referral service
- employer information & directories
- an alumni career network

The Center also sponsors workshops on career decision making, résumé writing, interviewing skills, and salary negotiation. For information regarding these programs, please contact the Center for Career Services at (845) 575-3547.

Admission to Graduate Programs
Marist offers master's degree programs designed to accommodate individuals from a variety of academic and professional backgrounds. A baccalaureate degree is required for admission to graduate study; however, some programs do not require that the degree be in a related field. Application requirements can be found by visiting www.marist.edu/gradapp.

Start terms vary by program. Admissions decisions are made by the graduate directors in consultation with faculty committees. Applications for admission to graduate study remain on file for one year and may be reactivated by written request at any time during that period. Students wishing to be considered after the one year period may need to submit a new application and supporting documents.

Prospective graduate students should contact the Office of Graduate and Adult Enrollment at (845) 575-3800 or visit www.marist.edu/graduate for more information. The office is located in Dyson Hall, Room 127.
Please address all applications and correspondence regarding graduate study to:

Office of Graduate & Adult Enrollment
Marist College
3399 North Road
Poughkeepsie, New York 12601-1387

Marist College is an equal opportunity institution. All applications are accepted and reviewed without regard to race, religion, sex, age, color, disability, or national origin. Furthermore, it is the policy of Marist College to operate and support all of its educational programs and activities in a way that does not discriminate against any individual on the basis of the characteristics stated above.

HEALTH REGULATIONS

New York State Public Health Law requires the following:

- All full- and part-time undergraduate and graduate students must return a completed Meningitis Information and Immunization Form to the school in which they are enrolling.
- All full- and part-time undergraduate students must demonstrate acceptable proof of immunity against measles, mumps, and rubella to the Office of Health Services. This law applies only to students born on or after January 1, 1957.

Information and pertinent forms are available at www.marist.edu/healthservices or you may contact:

Health Services
Room 350 Student Center
Marist College
Poughkeepsie, NY 12601-1387
Phone: (845) 575-3270
Fax: (845) 575-3275

Application Requirements for International Students

International students applying to any graduate program at Marist must:

- Submit an application for admission by July 15 for the fall semester or by November 30 for the spring semester with a $50 (U.S.) non-refundable processing fee.
- Provide an official evaluation of all foreign academic credentials (examination results and grade reports) that correspond to a four-year bachelor’s degree or its equivalent in the United States. Not required for Information Systems and Software Development applicants from India or Nepal.
- Submit a minimum score of 550 on the paper-based TOEFL exam or a 213 on the computer-based TOEFL or an 80 on the Internet-based TOEFL exam. Students may choose to submit a minimum score of 6.5 on the IELTS exam in lieu of the TOEFL. All test scores must come directly from the Testing Service to the Office of Graduate & Adult Enrollment at Marist College. Note: the
Marist report code is 2400. Copies of test scores will delay the admission process since an I20 will not be issued without official documents.

- Submit an original notarized copy of the Declaration of Finances Form or notarized affidavit of support, signed by both the applicant and his/her sponsor, for $31,265 (U.S.) to cover costs for the 2012-2013 academic year.
- Submit an official letter from a bank or other financial institution (with bank seal and management signature) stating that a minimum of $31,265 (U.S.) is accessible to cover costs for the 2012-2013 academic year.

NOTE: The amount may change for the 2013-2014 academic year.

Additional application requirements vary by graduate program; therefore, please follow the criteria listed for each individual program.

International graduate students must register for a minimum of 9 credits (3 classes) per semester to maintain a full-time course load. NOTE: a minimum of 6 credits (2 classes) must be taken on campus.

LANGUAGE PROFICIENCY

International students must arrive several days before classes begin in order to participate in the mandatory International Student Orientation Program that takes place before the fall and spring semesters. The orientation session introduces students to the academic policies and procedures at Marist College and familiarizes them with the campus, the surrounding community, and the United States.

An American Culture and Language seminar is required for all new international students as part of the extended orientation program. In addition, all new international students must take an English proficiency exam upon their arrival at Marist. Depending on the results of this exam, the College may require a student to register and pay for an additional English course. (Marist College requires all international applicants whose primary language is not English to demonstrate proficiency in English.)

For more information regarding English requirements and/or new student orientation, please contact:

International Student Programs
Academic Learning Center
Marist College
Poughkeepsie, New York 12601-1387
Phone: (845) 575-3000, extension 2818
Email: graduate@marist.edu
Web: www.marist.edu/gce/graduate/international

Tuition and Fees

An advanced degree can enhance earning potential that generally allows students to recoup the cost of their graduate studies in a relatively short period of time. Indeed, many Marist graduates experience a sizable return on their investment over the life of their career. Graduate Tuition and Fees are charged according to the following schedule:
GRADUATE TUITION AND FEES 2012-2013
Tuition (per credit hour, 2012-2013 academic year) .................. $695.00
Application Fee (non-refundable)........................................... $ 50.00
Maintenance of Matriculation Fee (non-refundable) ............... $ 15.00
This fee is to be paid to maintain matriculated status during any semester in which the candidate for a degree is on an official leave of absence.
Reinstatement Fee (non-refundable)...................... $ 75.00
This fee is to be paid by a student who has withdrawn from the program, but has applied for and been granted re-admission into the program.
Thesis Fee .............................................................. $ 30.00
Transcript Fee (payable at time of request) ...................... $ 5.00

Payment Options
The following payment options are available:

TUITION REIMBURSEMENT
Students eligible for tuition reimbursement from their employers may, with the appropriate documentation, defer payment until after the conclusion of the semester. Students must supply the Office of Student Financial Services with documentation from their employers verifying deferment eligibility. Upon completion of a valid Employer Tuition Deferment Application, students are required to pay the balance of tuition not covered by the employer – whichever is greater. Returning students have the option of full tuition deferment only if the employer is covering the total balance. Any charge not covered by the employer must be paid by the student.

Financial Aid
Financing graduate study is a major concern for many people, but there are several options available. In addition to traditional sources, including personal income, savings, and family/employer assistance, several programs are available to assist both full- and part-time students in meeting the cost of their graduate education. For eligibility, students must be matriculated in a graduate program at Marist and maintain satisfactory academic progress each semester. Only electives listed for the individual graduate program requirements will be considered when determining financial aid eligibility. Satisfactory progress is defined as maintaining a cumulative GPA of 3.0 or above. NOTE: Information subject to change. Refer to our web site for updated information regarding institutional, state and federal student aid programs.

Marist Graduate Merit Scholarships
The Office of Graduate & Adult enrollment awards merit-based scholarships upon acceptance into an eligible graduate program at Marist. Awards are based on the applicant’s cumulative GPA from their undergraduate degree-granting institution or
most recently earned graduate/professional degree. Merit awards are given at the discretion of the scholarship committee. General eligibility for a scholarship does not guarantee admission. Marist alumni are eligible to receive a scholarship upon acceptance for $150/course. Visit www.marist.edu/graduate for more information.

GRADUATE SCHOLARSHIPS

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Merit awards are made at the discretion of the scholarship committee. General eligibility requirements for a scholarship do not guarantee admission.

Awards are determined upon acceptance into a graduate program based on the applicant’s cumulative GPA from their undergraduate degree granting institution or most recently earned graduate/professional degree. **No more than one merit scholarship will be awarded to each student.**

Award recipients must maintain a 3.0 GPA and maintain good academic standing in their program to remain eligible. The Award cannot be used toward undergraduate level courses or courses taken at other institutions.

Financial need is not required to be eligible for merit scholarships.

Applicants classified in any of the following categories may not be eligible:

- Receiving other scholarship assistance through Marist College.
- Participating in the following programs: the Master of Education (M.Ed), Master of Public Administration (MPA) Cohort, Master of Arts in: Educational Psychology (Hybrid), and Master of Arts in Museum Studies.
- International applicants.
- Marist students currently enrolled in a 5-year bachelor’s/master’s degree program.
- Students receiving special tuition pricing through organizational partnerships.

**Scholarship amounts apply to new graduate students entering Marist College beginning in the Spring 2009 semester and thereafter.**

**McCann Fellowships**

Marist College provides McCann Fellowship awards for individuals employed by public-sector and not-for-profit organizations who are interested in pursuing graduate studies in Public Administration. Fellowship awards, ranging in size from $200 to $400 per course, are available to both new and returning students.

The fellowship awards are designed to aid part-time MPA candidates who receive partial or no tuition assistance from their employers. In order to be eligible, students must be employed by a public-sector or not-for-profit agency in the Mid-Hudson Region; be a part-time student in the MPA program at Marist College; and not receive
full tuition assistance from their employer. In order to retain the award, McCann Fellows must maintain academic progress toward their degree and re-file a McCann Fellowship application each term. Awards are based on availability of funds.

**Graduate Assistantships**

Graduate assistantships are awarded on a competitive basis to full-time students. Graduate assistants work with faculty and staff to perform administrative and research tasks as well as other duties such as monitoring labs, tutoring, and assisting with student activities. Assistantships are comprised of a partial tuition waiver and stipend. The assistantship value and nature of work involved varies by program. The range is $2,000–$6,200 per year. For more detailed information, contact the director of the respective graduate program.

**International Scholarships**

Scholarships are awarded on a competitive basis to international students enrolled in the Computer Science graduate programs. These awards are based upon actual enrollment and may range from $2,000 to $3,000 per academic year. For more detailed information, please contact the respective program director.

**Need-Based Financial Assistance**

Marist also awards assistance based on demonstrated financial need. To apply for need-based financial assistance, full-time and part-time graduate students must complete the Free Application for Federal Student Aid (FAFSA). The application deadline is May 15 for returning graduate students, August 15 for new students, and January 15 for spring. Early application is recommended and the necessary forms are available by calling the Office of Student Financial Services at (845) 575-3230 or by visiting their website at www.marist.edu/sfs.

In addition to the above, students selected for verification must provide the Office of Student Financial Services with the following:

- Marist Application for Financial Aid.
- Signed photocopies of Federal Income Tax Returns along with W-2 statements for the student and spouse (if applicable).

**PLEASE NOTE:** Marist College defines academic full-time study for graduate programs as a nine (9) or greater credit course load. However, this should not be confused with the federal and state financial aid definition of full-time study which is a 12-credit course load or higher.

**Marist Full-Time Graduate Grant**

There are a limited number of grants for full-time graduate study awarded each year to students who receive no other form of tuition assistance. The award amount varies in accordance with need and academic merit and students must re-apply each year as it is not automatically renewed. Based upon actual enrollment, this award may range from $2,000 to $4,000 per academic year. To qualify, recipients must maintain a 3.0 or higher cumulative grade-point index and a nine (9) credit per semester course load.
Marist Part-Time Graduate Grant
There are a limited number of grants for part-time graduate study awarded each year to students who receive no other form of tuition assistance. The size of the award varies in accordance with need and academic merit as well as the number of credit hours being taken. Based upon actual enrollment, this award may range from $600 to $2,000 per academic year. Students must re-apply each year as the grant is not automatically renewed. To qualify, recipients must maintain a 3.0 or higher cumulative grade-point index.

Marist Five-Year Graduate Grant
There are a limited number of grants for full-time graduate study awarded each year to students enrolled in a Marist College combined undergraduate/graduate degree program who receive no other form of tuition assistance. The award amount varies in accordance with need and academic merit. Based upon actual enrollment, this award may range from $2,250 to $4,000 per academic year. To qualify, recipients must maintain a 3.0 or higher cumulative grade-point index and a nine (9) credit per semester course load.

Marist Graduate/International Student Employment Program
College student employment is funded through Marist’s Campus Employment Program. There are opportunities for employment with various academic and administrative offices within the College. Students are not allowed to work more than 20 hours per week during the regular academic terms and 40 hours per week during vacation periods.

Federal Direct Subsidized Stafford Loan
The Federal Direct Subsidized Stafford Loan is based upon financial need and enables qualified graduate students who are enrolled at least half time (6 credits) to borrow up to $8,500 annually. The interest rate is fixed at 6.8% effective July 1, 2006. During the in-school and grace periods the federal government pays the interest. Marist has a list of preferred lenders; please refer to the website: www.marist.edu/sfs or contact the Office of Student Financial Services. Students also have the option to choose their own lender. However, it is their responsibility to obtain a pre-printed application with lender name, code, and address, and do any follow-up required. Please allow six to eight weeks for processing.

Federal Direct Unsubsidized Stafford Loan
The Federal Direct Unsubsidized Stafford Loan assists students who do not meet the financial qualifications for a Subsidized Stafford Loan or whose need exceeds their Subsidized Loan eligibility. Students may borrow up to $12,000 annually or up to $20,500 in combination with a Subsidized Federal Stafford Loan with a fixed rate of interest of 6.8% effective July 1, 2006. Interest begins to accrue on the date of disbursement. Students may defer the interest, but it will be added to the loan principal (capitalized). PLEASE NOTE: Students may borrow up to $20,500, not to exceed the cost of attendance.
Federal Direct PLUS Loans for Graduate or Professional Students
As of July 1, 2006, graduate students are now eligible to borrow under the PLUS Loan Program up to their cost of attendance minus other estimated financial assistance. The terms and conditions applicable to Parent PLUS Loans also apply to Graduate/Professional PLUS loans. These requirements include a determination that the applicant does not have an adverse credit history, repayment beginning on the date of the last disbursement of the loan, and a fixed interest rate of 7.9 percent. Applicants for these loans are required to complete the Free Application for Federal Student Aid (FAFSA). They also must have applied for their annual loan maximum eligibility under the Federal Direct Subsidized and Unsubsidized Stafford Loan programs.

PRIVATE LOAN PROGRAMS
Graduate students seeking to defer the cost of financing their education are encouraged to pursue a private student loan. In addition to the Federal Direct Stafford Loan program, there are a number of private loan programs available for part-time or full-time graduate study. These programs are sponsored by private lending organizations and loan terms and interest rates may vary. Students should research the program that best suits their needs.

FIFTH-YEAR UNDERGRADUATE LOAN PROGRAM – FOR PREREQUISITE UNDERGRADUATE CLASSES
A student may apply for a Stafford Loan for up to 12 months of coursework taken in a single consecutive 12-month period if the school has documented that the coursework is necessary in order for the student to enroll in a graduate or professional program. This category of students may borrow at the fifth-year undergraduate loan level, and the loan limit is not prorated if the program is less than an academic year.

Electives taken which are not required for the specific graduate program are not eligible for financial aid.

MONTHLY PAYMENT PLAN
The College also cooperates formally with an independent agency to arrange for financing of college costs on a monthly payment basis. Information is available by calling the Office of Student Financial Services, or visiting their website at www.marist.edu/sfs.

REQUIREMENTS TO MAINTAIN FEDERAL ELIGIBILITY
Marist College Satisfactory Academic Progress (SAP) Policy – Graduate Students
Requirements for meeting financial aid eligibility: HEA Section 484(c), 34 CFR 668.16(e), 34 CFR 668.32 (f), and 34 DFR 668.34 require colleges to define and enforce standards of Satisfactory Academic Progress. Students receiving federal financial aid must conform to these requirements in order to be eligible for this financial assistance. These Satisfactory Academic Progress requirements must provide a maximum time frame for completion of the degree, a graduated credit accumulation over this time, as well as a quality mechanism. Essentially, these minimum standards require students to demonstrate that they are actively pursuing their degree.
Qualitative Standard:

• Students will be reviewed for satisfactory academic progress twice per year, after the fall and spring semesters.

• Students will be placed on financial aid warning whenever the semester GPA is below 3.00, but the cumulative GPA is at or above 3.00.

• The first semester that the cumulative GPA is below 3.00, the student will be placed on financial aid probation. At the end of the following semester, if the cumulative GPA is below 3.00, the student will lose his/her financial aid eligibility.

• Students who have lost their financial aid eligibility have the option of requesting a one-time appeal from the Office of Student Financial Services.

Quantitative Measure:

• Students must complete 75% of the hours attempted.

• Although the College considers the student to be in good academic standing based on a cumulative GPA of 3.00 or better, failure to earn the necessary number of credits toward degree completion can jeopardize the student’s aid eligibility. Students who exceed 150 percent of the normal time required to complete their academic programs are not eligible for additional Title-IV assistance for the period that is in excess of 150 percent of their academic period normally required to complete the program of study. Students must earn 75% of the credits attempted to meet the quantitative requirements.

• Students who do not meet the quantitative requirements, regardless of their GPA, will be ineligible for financial aid. Students who have lost their financial aid eligibility have the option of requesting a one-time appeal from the Office of Student Financial Services.

Definition of Attempted Hours:

• The hours for which the student is registered at the end of the add/drop period.

• All transfer hours.

• All hours are included, even if the student did not receive financial assistance during these time periods.

Military Service Activation:

Students called to active duty that results in withdrawal from all classes will be granted probation upon submission of documents verifying activation. Students must meet the Financial Aid Standards of Progress at the time of military activation to be granted automatic probation.
The Appeal Process for Students Who Have Failed the Satisfactory Academic Progress Standards:

Students will be notified by the Office of Student Financial Services that they have lost their financial aid eligibility.

Students will initiate the process by requesting a one-time appeal. Such requests should be forwarded to the Executive Director of Student Financial Services within two weeks of aid loss notification.

Possible reasons for appeal: serious personal problems, family tragedy, illness, employment and/or difficult adjustment to college, and other unusual circumstances that could reasonably contribute to a lack of academic progress. Appeals should include supporting documentation.

A committee comprised of the Executive Director of Student Financial Services, the Director of the Center for Advising and Academic Services, the Registrar, and others as needed will review the appeal request.

PLEASE NOTE: only one appeal will be granted, whether based on qualitative and/or quantitative standards. Students who are not granted an appeal, or those who have already used the appeal but do not have a cumulative GPA of 3.00 or do not meet quantitative standards, will regain eligibility once the cumulative GPA and quantitative standards are met.

INSTITUTIONAL POLICY FOR REFUNDS

Since engagements with instructors and other provisions for education are made in advance by the College, the withdrawal and refund policies are as follows:

You must contact your graduate director to officially withdraw or take a leave of absence from Marist College. Simply notifying the classroom instructor is insufficient. In computing the refund, the Office of Student Financial Services accepts the date on the completed transaction form that has been received in the Office of the Registrar.

Full tuition refund and half tuition refund eligibility is specific to each graduate program. Please contact your program director for the dates for your program.

TITLE IV RECIPIENT POLICY FOR REFUNDS

The law specifies how we determine the amount of Title IV program assistance you earn if you withdraw from Marist College. The Title IV programs for graduate students that are covered by this law are: TEACH Grants, Federal Direct Stafford Loans, Federal Direct Graduate PLUS Loans, and Federal Perkins Loans.

When you withdraw during your payment period the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received less assistance than the amount 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 the school and/or you.

The amount of assistance that you have earned is determined on a prorated basis. For example, if you completed 30% of your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all the assistance that you were scheduled to receive for that period. The number of days in each payment period is determined
based on the academic semester start, end, and breaks as provided by the Office of the Registrar.

If you do 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, we must obtain your permission before we can disburse them. You may choose to decline part or all of the loan funds so that you do not incur additional debt. We may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges. We need your permission to use the post-withdrawal grant disbursement for all other charges. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt to Marist College.

Federal student aid may not cover all unpaid institutional charges due to Marist College.

UNOFFICIAL WITHDRAWAL
Marist College academic policy does not require attendance recordkeeping. If you fail to earn a passing grade, we must determine your last day of attendance and federal financial aid must be adjusted accordingly within 30 days after grades are available. If there is no supporting documentation to verify the last date of attendance, Title IV aid will be prorated at 50% and you will be notified by the College.

EXCESS FINANCIAL AID
NO REFUNDS of excess financial aid will be processed until after one-half of the tuition-refund period is over. (See Academic Calendar for specific dates concerning these refunds.)

Graduate Academic Policies
Marist College assumes the academic integrity of its students and expects all individuals to uphold fundamental standards of honesty in every academic activity. Graduate students should be familiar with the academic policies and procedures of the College as well as degree and graduation requirements. The primary responsibility for knowing and meeting program requirements and deadlines rests with each student. Students who have questions regarding policies or procedures should speak with their graduate program director.

REGISTRATION AND COURSE WITHDRAWALS
Graduate program directors serve as the primary academic advisors for graduate students and facilitate course registration and withdrawals. Students should arrange to meet with their respective program director on a regular basis to discuss their academic progress and plan their course schedule.

MATRICULATED STATUS
A matriculated student has officially met all admissions requirements and has been accepted and enrolled in a specific program of study. The catalog in effect at the time of enrollment governs the degree requirements for matriculated students. Only matriculated students are eligible for financial aid.
NON-MATRICULATED OR VISITING-STUDENT STATUS

Individuals who have not been admitted to a Marist College degree or certificate program may enroll for graduate courses on a non-matriculated basis if they have completed an application, received permission from the graduate program director, and paid appropriate tuition and fees. There is no limit to the number of graduate courses a non-matriculated student may take; however, if the student later decides to become a degree candidate, he/she must then satisfy the requirements for matriculation. It is important to note that a maximum of nine (9) credits may be applied toward the degree using courses taken while on visiting or non-matriculated status.

Students may also be admitted into a graduate program on a non-matriculated basis if they fall into one of the following categories:

- a prospective student with an outstanding undergraduate record who does not have time to fully complete his or her requirements for admission before the start of the semester. In such cases, a student lacking GMAT, GRE, or other standardized test results, or select prerequisite courses, may be admitted on a non-matriculated basis at the discretion of the Program Director. Minimally, the applicant must present a completed application form and official transcripts of all previous college records (including two-year colleges) at least two weeks before the start of the semester.

- a visiting student, matriculated in another graduate program, who wishes to transfer credits earned at Marist College back to his/her home institution. Visiting students are still required to complete the application form and pay the required fee. In lieu of other admissions materials, visiting students must have a letter sent directly from their dean or program director to the Office of Graduate and Adult Enrollment at Marist and be approved by the Program Director. This letter must state that they are matriculated in a graduate program, are in good academic standing, and that the parent institution will accept the specified course credits for transfer.

To change from non-matriculated to matriculated status, the student must complete all admissions requirements. Any decisions and exceptions regarding non-matriculated status are made at the discretion of the Program Director. Denial of permission to enroll as a non-matriculated student does not necessarily imply rejection, but indicates that the Program Director has determined that the admissions decision should be deferred until all admissions requirements have been fulfilled.

MAINTENANCE OF MATRICULATION

A student must maintain status as a matriculated student every semester until attaining a graduate degree. Matriculated status is maintained by registering for at least one course every semester or by applying for and receiving an official leave of absence. Any student who is compelled to leave school for even one semester must apply to his or her program director for an official leave of absence. Interruption of study beyond one year will require the student to re-apply for admission to the program.

RE-ADMISSION

A student who fails to maintain status as a matriculated student each semester must apply for reinstatement to the program. An application for reinstatement should be
submitted to the program director and must be accompanied by any academic transcripts not already on file in the Office of the Registrar. Reinstatement is on the basis of current degree requirements and a fee must be paid at the time of the first course registration following reinstatement.

**DEFINITION OF FULL-TIME AND PART-TIME STUDY**

A matriculated student must register for a minimum of nine (9) credit hours to be considered full-time. Students registered for fewer than nine (9) credits are considered part-time. **PLEASE NOTE:** Marist College defines academic full-time study for graduate programs as a nine (9) or greater credit course load. However, this should not be confused with the federal and state financial aid definition of full-time study, which is a 12-credit course load or higher.

**COURSE CANCELLATIONS**

The College reserves the right to cancel any course if the enrollment is too small to warrant its offering.

**ACADEMIC STANDING**

The maintenance of a minimum cumulative grade-point average (GPA) of 3.0 is required for good academic standing. Students must have a cumulative 3.0 GPA after completion of one semester of full-time study or its equivalent. Any student whose index falls below that required for good standing, or who receives a letter grade of F, will be subject to academic review and may be placed on probation or dismissed from the program. Students placed on probation will receive a statement of the requirements necessary to achieve good standing and will be given a limited time period in which to meet these requirements. Failure to achieve the probationary requirements will result in dismissal.

**GRADING**

At the end of each semester, letter grades will be awarded to indicate performance as follows:

- **A** 4.0 quality points for each semester hour of credit.
- **A–** 3.7 quality points for each semester hour of credit.
- **B+** 3.3 quality points for each semester hour of credit.
- **B** 3.0 quality points for each semester hour of credit.
- **B–** 2.7 quality points for each semester hour of credit.
- **C+** 2.3 quality points for each semester hour of credit.
- **C** 2.0 quality points for each semester hour of credit.
- **F** Indicates failing work. For the grade of F, the student receives no quality points.
- **W** This grade is assigned to a student who officially withdraws in writing from a course during the first eight weeks of a semester.
- **WF** This grade is assigned to a student who withdraws in writing from a course after the first eight weeks of a semester. Exceptions may be made by the program director should circumstances warrant.
I  This temporary grade of I (incomplete) may be given at the end of the semester if a student has not completed the requirements of the course for serious reasons beyond his/her control. The student is responsible for resolving this grade within three weeks of publication of final grades by completing the course requirements as determined by the professor. Failure to conform to this time limit results in a final grade of F. The grade of I is not assigned in a case where failure to complete course requirements on time is due to student delinquency.

S  This grade may be given only for Psychology internships and indicates satisfactory performance.

P  This grade is awarded in Psychology, Educational Psychology, and School Psychology project and thesis courses when the project or thesis has been completed and accepted by the department.

X  This grade is awarded in Information Systems, Psychology, Educational Psychology, and School Psychology project and thesis courses when the project or thesis is still in progress at the end of the semester.

AU  This grade indicates completion of an audited course. It is assigned only when a course is being taken on a non-credit basis. Courses so graded may not be applied to fulfill degree requirements.

NC  This grade is given at the end of the semester if a student has not completed the requirements of an elective internship.

The student’s cumulative grade-point average is achieved by dividing the number of total quality points received by the total number of semester credit hours attempted.

AUDITING
Individuals who have completed a bachelor’s degree from an accredited institution are permitted to audit a graduate course provided that they have met all the course prerequisites, obtained permission from the course instructor and graduate program director, and submitted an application for graduate study.

Auditors are not permitted to take exams, submit papers, or participate in team exercises. Current Marist College graduate students are not permitted to audit a required course in their graduate program. Tuition for auditing a course is $250.00 per course.

TRANSFER CREDITS
Credit for graduate work completed at other graduate schools will be determined by each graduate program director. Please refer to the appropriate program section for information regarding transfer policy.

TRANSFER TO OTHER MARIST GRADUATE PROGRAMS
Transfer to another Marist graduate program requires a formal application through the Office of Graduate and Adult Enrollment. Admissions policies of the new program apply and all admissions materials required for the new program must be provided. This includes the application, an up-to-date Marist transcript, the $50 non-refundable application fee, and any other documentation required by the individual program.
ACADEMIC GRANTS
The Office of Academic Grants provides assistance to full-time faculty interested in securing grant awards for research, curriculum development, and other creative activities relevant to the College’s academic mission. Office staff assist faculty in locating funding sources, obtaining and interpreting application forms, developing proposal narratives and budgets, and securing institutional support and approvals.

AFFIRMATIVE ACTION / EQUAL OPPORTUNITY
Marist College is committed to the principles of Equal Opportunity and Affirmative Action in its employment policies and academic programs, and all other programs and services provided by the College. The College does not tolerate discrimination in any form and it shall be considered a violation of College policy for any member of the community to discriminate against any individual or group with respect to employment or attendance at Marist College on the basis of race, color, disability, religion, age, sex, marital status, national origin, sexual orientation, veteran status, or any other condition established by law. The College’s Affirmative Action Officer is responsible for overseeing affirmative action and equal employment opportunity. All questions, concerns, and complaints regarding the College’s Affirmative Action Plan should be directed to: michael.silvestro@marist.edu.

Marist College does not discriminate in the admissions process or in the awarding of financial aid on the basis of race, color, sex, religion, or disability.

Marist College reserves the right to make any program, regulation, date, and fee changes at any time without prior notice. The College strives to ensure the accuracy of the information in this catalog at the time of publication. However, certain statements contained in this catalog may change.