FINANCING YOUR EDUCATION

STATEMENT OF FEES
(These are 2005-2006 fees. Subject to change in 2006-07.)

TUITION
Full-Time Semester ................................................................. $ 10,356.00
(Full-Time Rate allows students to take 12-16 credits. Students taking more than
16 credits will be charged the per-semester-hour rate for each credit over 16.)

Per Semester Hour ................................................................. $ 475.00
(Per-credit cost for students taking less than 12 credits, or for each credit taken
over 16 credits.)

CAMPUS RESIDENCE RATES (PER SEMESTER)
Benoit
Champagnat
Gregory
Leo
Marian
Sheahan ................................................................. $ 2,982.00

Upper & Lower New Townhouses ........................................... $ 3,430.00
Mid Rise ...................................................................... $ 3,122.50
Gartland Commons ......................................................... $ 3,430.00
Talmadge Court .............................................................. $ 3,430.00
Foy Townhouses .............................................................. $ 3,430.00
West Cedar Townhouses Lower ....................................... $ 3,515.00
West Cedar Townhouses Upper ....................................... $ 3,515.00
Fulton Street Townhouses ................................................ $ 3,850.00
**Dining Services Plans (per semester)**
Dining services plan levels vary according to the number of meals offered per week. All students residing in Champagnat, Leo, Marian, Sheahan, Benoit, Gregory, and Mid Rise residence halls must participate in a meal plan.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum</td>
<td>Full 7-day access to dining services +25 Thrifty Cash (Opening-Close)</td>
<td>$1,700.00</td>
</tr>
<tr>
<td>Gold</td>
<td>7-day access to dining services+$50 Thrifty Cash (11 A.M. - Close)</td>
<td>$1,700.00</td>
</tr>
<tr>
<td>Silver</td>
<td>5-day access to dining services+$150 Thrifty Cash (Mon-Fri, 11 A.M - Close)</td>
<td>$1,635.00</td>
</tr>
<tr>
<td>Bronze</td>
<td>5 meals per week+$300 Thrifty Cash/All meals transferable to others (Anytime)</td>
<td>$1,120.00</td>
</tr>
<tr>
<td>Ala Carte</td>
<td>Thrifty Cash Optional Plan</td>
<td>$200.00</td>
</tr>
</tbody>
</table>

All changes in Dining Services Plans must be requested in writing prior to the end of the first week of the semester. Residence Hall and Cafeteria facilities are officially closed during the following periods of their respective semesters:

**Fall 2005 Semester**
- Oct. 21-Oct. 23, 2005 – Fall Recess Weekend
- Nov. 23-Nov. 27, 2005 – Thanksgiving Weekend

**Spring 2006 Semester**
- March 11-March 19, 2006 – Spring Recess
- April 14-April 17, 2006 – Easter Break

**NOTE:** Extra room and board charges will be assessed during Christmas, Mid-semester break, Spring recess, and summer vacation period.

- **General Tuition Deposit** ................................................................. $200.00
  - Payable by all students upon their acceptance. It is refundable if notice of intention not to attend Marist College is received by the Vice President of Admissions prior to May 1 or date indicated on acceptance letter. After this date all payments are nonrefundable.

- **General Residence Deposit** ......................................................... $400.00
  - This general deposit is payable by all resident students upon their acceptance. (This includes the tuition deposit of $200.) It is refundable if notice of intention not to attend Marist College is received by the Vice President of Admissions prior to May 1 or date indicated on acceptance letter. After this date all payments are nonrefundable.

- **Room Reservation Deposit for all returning students (Nonrefundable)** ............ $200.00
  - Due on or before April 1 for the following academic year. 100% refund of deposit if withdrawal notification for the following Fall semester is received in the Housing Office prior to June 1st. 50% refund of deposit if withdrawal notification for the following Fall semester is received in the Housing Office prior to July 1st. 100% refund of deposit if withdrawal notification for the following Spring semester is received in the Housing Office prior to December 1st.

- **Room Key Fee** ................................................................................. $50.00
  - Charged against a student’s account if his or her room key is not returned at the end of the academic year or upon withdrawal from the residence hall.

- **Orientation Fee (Nonrefundable)** .................................................. $90.00
  - Payable by all incoming full-time freshmen and transfer students for orientation presentations and materials.

- **Single Room Fee, per semester** ...................................................... $75.00
  - If room permits, a single room may be available. Application must be made for same to the Housing Office at the time of room reservation. Assignment of single rooms is on a first-come, first-served basis.

- **Matriculation Fee (Nonrefundable)** ............................................... $25.00
  - This fee is payable immediately upon the student’s acceptance and registration for a degree program.

- **Application Fee (Nonrefundable)** ................................................ $40.00

- **Registration Fee (Nonrefundable)** ............................................... $30.00
  - Payable each semester.
Late Registration Fee ............................................ $25.00
Additional charge when a student fails to register during the designated registration period.

Activities Fee, Full-time student .............................. $110.00
Payable each semester. Refundable according to Tuition Policy.

Activities Fee, Part-time student .............................. $35.00
Payable each semester. Refundable according to Tuition Policy.

Student Accident Insurance ................................. $105.00
All full-time students are required to be covered under blanket policy. Billable each semester. (Fee dependent on contract.)

Advanced Placement/College Proficiency Examination Fee ........................................ $25.00 per credit hour
No charge where credits are waived. When credit and/or grade is given in lieu of formal course work, fee is $25.00 per credit hour.

Deferred Examination and Re-examination Fee ............... $10.00

Financial Aid Transcript Fee ..................................... Free

Lost I.D. Fee .................................................. $15.00
Payable when a replacement is requested by a student.

Transcript Fee ................................................ $3.00
Payable at the time of request.

Returned Check Fee ........................................... $15.00
Charged for any check returned from a banking institution due to insufficient funds or other reasons. This fee will also be assessed for checks cashed on campus and returned by the bank.

Laboratory Deposits ........................................... $15.00
Certain science departments require internal key and breakage deposits which are refundable at the end of the semester, providing all materials are returned intact.

Readmission Fee ............................................. $75.00

REPEATED COURSES
Any student repeating a course due to failure or intent to raise a grade is chargeable for the stated number of credits at the regular per-hour rate.

PAYMENT OF FEES
All students registering at Marist College are required to pay tuition fees in full before the Opening Day of Classes.

Payment due dates are established each semester and will be noted with each billing cycle. Approximately, mid August (Fall Semester) and early January (Spring Semester).

Any students receiving financial aid must return a signed Student Accounts Promissory Note to the Office of Student Accounts by the payment due date.

A $300.00 late fee will be assessed on student accounts that are not deemed financially cleared (balance paid and/or signed Student Accounts Promissory Note received by the Office of Student Accounts) by the payment due date.

The Office of Student Accounts accepts cash, check, or charge (Visa, MasterCard, and Discover) as method of payment.

A service charge of 2% on any unpaid balance will be added to all accounts in October (Fall semester) and March (Spring semester).

Summer Semester and Winter Intersession
All tuition and fees in full at time of registration. No deferred-payment plan.
Any questions regarding semester payment of fees should be addressed to the Office of Student Accounts.

OUTSTANDING FINANCIAL OBLIGATIONS
Students whose tuition or NDSL/PERKINS accounts are in arrears will not be permitted to register or make schedule adjustments after registration, and will not be awarded diplomas or issued transcripts of record.

If a tuition account is considered to be uncollectable by the College, College policy states that the account will be transferred to a third-party collection agency. The student will be responsible for the entire principal and also all collection costs associated with the collection of the debt. The collection cost can be up to 30%-40% of the outstanding debt when it is transferred to the collection agency.

ALTERNATIVE FINANCING
The College also cooperates formally with two independent agencies which arrange for financing of college costs on a monthly payment basis of one to six years. All plans include attractive insurance clauses which provide for coverage of college expenses in the case of death or disability of the parent. Information about any agency may be obtained either by writing directly to the agency listed below, or by inquiry to the Office of Student Accounts of Marist College.
FINANCIAL ASSISTANCE
Students who are recipients of any type of financial scholarship or assistance must present evidence of this to the Office of Student Accounts at the time of registration or as soon as received.

Deductions from semester billings for specified grant amounts may be made only upon official notification to the student and College. All awards not officially acknowledged and presented to the Office of Student Accounts before fee deadlines will be subject to a service charge.

The Office of Student Accounts prefers payment by check. Payments must be made before Opening Day, either by mail or in person at the Office of Student Accounts.

Requests for complete statement of charges and receipt of payments should be made in writing to the Office of Student Accounts at the time of final payment. The receipt will be mailed directly to the student.

INSTITUTIONAL POLICY FOR REFUNDS
Since engagements with instructors and other provisions for education and residence are made in advance by the College for the entire year, the withdrawal and refund policies are as follows:

To withdraw from a course, a student must notify the Registrar in writing. A form is provided for this purpose and may be obtained at the Office of the Registrar. Simply notifying the classroom instructor and/or the Dean is insufficient. Procedures to be followed are outlined on this form. In computing the refund, the Office of Student Accounts accepts the date that the completed form has been received in the Office of the Registrar.

Disbursement of funds must be requested through the Office of Student Accounts. Disbursements, if due, will be made within four weeks after the date on which the student’s period of enrollment ends.

Any student withdrawing from the Residence Halls must officially notify the Housing Office in writing. Date of receipt of this notice by the Housing Office will be used in determining the refund. (See Room Charge below.)

A refund for the board program for the remainder of the semester following the date of the student’s withdrawal will be made at the per-diem college rate. The date used will be the official notification of withdrawal to the Housing Office.

STUDENT WITHDRAWING – PERCENT OR AMOUNT CHARGED

<table>
<thead>
<tr>
<th></th>
<th>Tuition</th>
<th>Fees</th>
<th>Room</th>
<th>Board</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charge</td>
<td>Charge</td>
<td>Charge</td>
<td>Charge</td>
<td></td>
</tr>
<tr>
<td>1st Week</td>
<td>0%</td>
<td>0%*</td>
<td>$50.00**</td>
<td>pro-rated per diem</td>
</tr>
<tr>
<td>2nd Week</td>
<td>50%</td>
<td>50%*</td>
<td>50%**</td>
<td>pro-rated per diem</td>
</tr>
<tr>
<td>3rd Week</td>
<td>50%</td>
<td>50%*</td>
<td>50%**</td>
<td>pro-rated per diem</td>
</tr>
<tr>
<td>4th Week</td>
<td>100%</td>
<td>100%</td>
<td>100%**</td>
<td>pro-rated per diem</td>
</tr>
</tbody>
</table>

*Registration and orientation fees are non-refundable.
**Room reservation fee of $200 will be forfeited.

For any withdrawal from the college and/or college housing after the beginning of the fourth week, no refund will be allowed. (Refer to the Academic Calendar for specific dates; i.e., tuition refund, etc.)

TITLE IV RECIPIENT POLICY FOR REFUNDS
(POLICY EFFECTIVE SEPTEMBER 1, 2000)

This refund policy is effective as of September 1, 2000 as per the U.S. Department of Higher Education Amendments published on November 1, 1999. This refund policy will apply to students who receive assistance under Title IV funding and/or to the parents who receive Federal Parent Plus loans for their children. Title IV funding includes the following programs: Federal Stafford Loan Program, Federal Pell Grant Program, Federal Work-Study Program, Federal SEOG Program, and the Federal Perkins Loan Program. Students whose Title IV aid consists only of Federal Work-Study earnings are not included in the calculation. This policy begins the first day of classes and is effective for up to 60% of the period of enrollment of the semester in attendance (which constitutes nine weeks of our fifteen-week traditional semester).

If the student withdraws from Marist College during the first 60% of the semester, they are responsible for the amount of unearned Title IV funds disbursed, or that could have been disbursed.

The percentage for which the student is eligible is equal to the percentage of the enrollment period that the student has completed. The percentage is calculated by dividing the portion of the period completed by the length of the payment period. If the period of enrollment is greater than 60% the student has earned 100% of the aid.

The amount earned is the percentage multiplied by the amount of Title IV aid awarded. The amount unearned is the difference between the amount awarded less the amount earned.

Refunds back to Title IV programs will be assessed by the official date of withdrawal. The official date of withdrawal will be considered the date recorded by the Center for Advising and Academic Services.

If you have any questions regarding this policy, please contact the Office of Student Accounts.
FINANCIAL AID

Marist College is concerned that all qualified students have access to a Marist education. Each year, to supplement Federal and State financial aid, Marist awards more than $16 million of its own funds to assist students with financing their education. Overall, almost 79% of the student body receives some form of financial assistance. In addition to need-based grants, Marist awards scholarships to high-achieving incoming freshmen and transfer students.

MEETING COLLEGE COSTS

Financing a college education is a challenge for many families. Recognizing that a college education is expensive, students should consider the total cost of their education and not just the costs of the initial year. Besides the usual sources—family assistance, personal savings, and summer earnings—there exists a variety of ways to pay college costs. These are generally referred to as student financial aid. They consist of scholarships, grants, loans, and earnings from part-time work while in school.

If students need financial assistance to meet their total expense at Marist College, it would be beneficial for them to apply for this assistance while applying for Admission to the College. Please note that the Free Application for Federal Student Aid (FAFSA) cannot be filed before January 1.

PURPOSE OF FINANCIAL AID

The purpose of student financial aid at Marist College is to provide assistance to those students who demonstrate financial need. The College maintains that all costs associated with a college education are ultimately the responsibility of the student and the family. Financial need is determined by a formula established by the U.S. Congress, as calculated from data submitted on the Free Application for Federal Student Aid (FAFSA). This formula determines the Expected Family Contribution (EFC), an amount the student and family are expected to contribute toward the education.

The difference between the cost of attendance (tuition, fees, room and board, books, travel, and personal expenses) and the expected family contribution represents the student’s financial need. This is the student’s maximum need-based financial aid eligibility. Utilizing all available resources, Marist College attempts to meet the financial need of its students. Once a student’s FAFSA is processed, an award notification outlining the financial aid eligibility will be generated and forwarded to the student. Awards may include any combination of grant/scholarship, loan, and employment opportunities. These awards are offered without reference to race, ethnicity, sex, age, religion, marital status, or physical disability.

Student financial aid is awarded from two sources: (1) the college and (2) outside agencies such as the federal government, individual states, various public and private agencies, organizations, or companies. The following pages contain detailed descriptions of financial aid.

FINANCIAL NEED

The financial need of a student is the difference between total college costs and the assessed ability of the family to contribute to these costs. The following is an explanation of College Budgets, Family Contribution, and packaging.

1. **College Budgets:** Budgets should reflect the total cost of education as well as the billable costs. The estimated college cost includes the following:
   - tuition and fees for a 24-32 credit year
   - charges for room and board
   - books (estimated at $1,170)
   - transportation (estimated at $700)
   - personal expenses (estimated at $700)

   This budget is used for dependent students living on campus and adjusted for students living off campus. Students living with their parents will have a budget that reflects estimated room and board costs of $4,600 for the year, $1,170 for books, $850 for transportation, and $850 for personal expenses.

   Budgets for independent students will reflect their educational and living expenses. The budgets are reviewed each year to ensure that they are fair estimates of the total cost of education.

2. **Family Contribution:** This figure is determined through a standard needs analysis of the information provided on the FAFSA. The needs analysis takes a number of factors into consideration: income, asset equity, size of family, number of family members attending college on at least a half-time basis, age of older parent, and whether both parents are working.

3. **Meeting Need:** In “packaging” a student with a variety of funding, the college will estimate grants from the entitlement programs not directly administered by the college: Federal Pell Grants and the NYS Tuition Assistance Program (TAP). The ability of the college to meet remaining need is based on the number of needy students applying for aid as well as the funding levels for the programs. To assist as many students as possible, the college may set a maximum award for a particular program at a level below that which is legislatated. Due to the limited financial-aid dollars available, Marist College awards financial aid to students who are enrolled on at least a half-time basis (6 credit hours). Priority is given to full-time students.

4. **Deadlines:** It is important to meet the college’s deadline for application for financial aid. While financial aid is awarded on the basis of need, it is also awarded on a first-come, first-served basis. This has implications for following years since priority is given to previously awarded students. The deadline for financial aid for incoming students is February 1 while the deadline for returning students is March 1. Returning students please note: If this deadline is not met you may jeopardize your prospective financial-aid award.

5. **Reconsiderations:** In the event that a student’s financial situation changes despite any financial aid already awarded and the student is unable to meet the cost of attending Marist College, he or she may submit a written request to the Office of Financial Aid to be considered for additional funding. The request, accompanied by supporting documentation, should detail the cause and extent of the student’s additional financial need. Reconsiderations will be met depending upon availability of funds.
APPLICATION VERIFICATION PROCEDURES
All incoming and returning students must complete the Free Application for Federal Student Aid (FAFSA). It may take four to six weeks to process the form. Therefore, in order to meet the above-stated deadlines for filing for financial aid, incoming students should file the FAFSA by February 1 while returning students should file by March 1. This process may be completed on the web. Please refer to www.marist.edu/financialaid. In addition to the FAFSA, freshmen and all students selected for verification must also submit a Marist College application for Financial Aid, a signed copy of their most recent tax return, W-2 statements, schedules and a signed copy of their parent(s) most recent Federal income tax return, W-2 statements, and schedules. Returning students may be requested to submit a signed copy of their most recent tax return and a signed copy of their parent(s) most recent federal tax return and W-2 statements. An IRS Form 4506 (request for copy of a tax return) must be filed when no copy is available or if no return is filed. This form is available upon request to the Office of Financial Aid. All independent students may be required to submit a signed copy of their, and, if applicable, their spouse’s, most recent Federal Income Tax Return. If a tax extension has been filed we will need a copy of that form. Please note an extension will not fulfill aid requirements. Students selected for verification during the Academic year must submit requested documentation in order to determine eligibility for Financial Aid. Requested information must be received two weeks prior to the end of the enrollment for the academic year.

FINANCIAL AID PHILOSOPHY AND POLICIES
1. Utilizing all available resources, Marist College attempts to meet the financial need of its students. A student’s financial need is determined by subtracting the parent’s and student’s contribution from the total estimated cost of attending Marist College. The total financial aid awarded cannot exceed the college budget.
2. The amount of a student’s financial aid is contingent upon the student enrolling on a full-time basis (unless otherwise indicated) for each semester awarded. A student may be dropped from the financial-aid program for failure to maintain good standing or satisfactory academic progress.
3. Financial aid is not automatically renewable. A FAFSA must be submitted annually. The Marist Application for Financial Aid and a signed copy of the parent’s and student’s federal income tax return for the previous year may be required.
4. The financial-aid award shall be voided if and when incorrect information is revealed on either the student’s application or Student Aid Report. Intentionally filed false statements or materials may subject the filer to a fine or imprisonment, or both, under the provisions of the U.S. Criminal Code.
5. If a student is not permitted to return to Marist College, either because of grades, disciplinary reasons, or an outstanding balance with the Student Accounts Office at the beginning of an academic term, the student’s financial-aid award will become void.
6. Any change in the amount indicated from noncollege sources or in a student’s enrollment, financial, resident, or marital status must be reported immediately to the Office of Financial Aid.
7. Availability of funds (state and federal funding) is tentative at the time awards are made and Marist College cannot guarantee substitute awards if any anticipated outside sources of assistance do not materialize.
8. Marist College awards financial aid without reference to racial or ethnic origin, sex, age, religion, marital status, or disability.

INDEPENDENT STUDENT STATUS
The fact that a student is not receiving financial assistance from his or her parents does not necessarily mean that the student will be considered an independent student for the financial-aid programs.

For the financial-aid programs administered by Marist College, a student claiming independence must be 24 years of age by Dec. 31 of the year in which he or she is applying. Once the student has filed as a dependent student at Marist College, he or she will be unable to change dependency status except in unusual cases. Likewise, in a limited number of extreme circumstances, the age requirement may be set aside. Supporting documents such as parents’ death certificates, letters from welfare agencies, lawyers, and/or social workers may be required. The responsibility is on the student to prove his or her independent status.

STATE AID PROGRAMS
NEW YORK STATE TUITION ASSISTANCE PROGRAM (TAP)
The Tuition Assistance Program was created by New York State as a tuition-related student-aid program. It is designed to assist New York State residents with greater freedom of choice in deciding upon the New York State post-secondary educational institutions that they would like to attend.

New York State designed the Tuition Assistance Program (TAP) so that awards to students attending private colleges are larger than awards for public schools. In this way, the gap between the private and public schools is lessened. Cost becomes less of a factor. TAP awards are not based on gross income. Instead, TAP awards are based on the parent’s and student’s New York State Net Taxable Income (after exemptions and deductions).

Specific TAP eligibility criteria are provided on the Marist website: www.marist.edu/financialaid. In summary, to be eligible for TAP, a student must be a matriculated full-time (at least 12 credits applicable to the program) student and a New York State resident, a U.S. citizen, or permanent resident alien. In addition, the student must meet the TAP-mandated college requirements for determining program pursuit and satisfactory academic progress. To be pursuing one’s program satisfactorily, a student who is in his/her first year of receiving a TAP award must receive a passing or failing grade in at least one-half of the minimum full-time course load; a student who is in his/her second year as a TAP recipient must receive a passing or failing grade in at least three-fourths of a minimum full-time course load; in his/her third and fourth years, a student must receive a passing or failing grade in all of the courses constituting the minimum course load. Any course which was passed previously cannot be repeated and counted toward the minimum full-time (12 credits) necessary for TAP eligibility. The only exception occurs when a grade is passing but is unacceptable in a particular curriculum.

Making satisfactory progress requires that a student achieve a satisfactory cumulative index and accumulate credits at a steady rate. The minimum progress expected is given in chart form and has been approved by the New York State Higher Education Services Corporation. These progress
requirements may be obtained by contacting the TAP Certifying Officer in the Office of the Registrar. It is important for students to understand that these criteria only determine student eligibility for a TAP award; they are not the general criteria for academic achievement at Marist College. A student conceivably may meet these standards for a TAP award and yet not meet the academic standards of Marist College for continuation as a student.

1. An applicant must file a Free Application for Federal Student Aid (FAFSA). The Department of Education will forward this information to NYHESC. The Services Corporation will send an award certificate to the student indicating the amount of the award per term. If filed on a timely basis, the student should receive an award certificate prior to the opening of the term for which payment will be required.

2. TAP awards at Marist currently range from $275 to $5,000.

3. TAP is awarded for eight semesters of full-time undergraduate studies. Students enrolled in the HEOP Program have an additional two semesters of eligibility. HEOP students must indicate they are in an approved 5-year program on the FAFSA and TAP applications.

4. Upon receiving the official notification of the student’s award from the Services Corporation, the TAP Certifying Officer will verify the student’s full-time, matriculated status and the tuition charges for the term in question. If the student meets all of the eligibility criteria, the amount of the award will then be credited to the student’s account.

5. If the TAP award results in a credit balance for the student, the College will refund any credit balance within 30 days unless the student requests the College to leave the balance on the account as a credit toward a future term’s charge.

### STANDARD OF SATISFACTORY ACADEMIC PROGRESS FOR DETERMINING ELIGIBILITY FOR STATE STUDENT AID

<table>
<thead>
<tr>
<th>Before being certified for this payment</th>
<th>6</th>
<th>12</th>
<th>18</th>
<th>24</th>
<th>30</th>
<th>36</th>
<th>42</th>
<th>48</th>
<th>54</th>
<th>60</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>1st</td>
<td>2nd</td>
<td>3rd</td>
<td>4th</td>
<td>5th</td>
<td>6th</td>
<td>7th</td>
<td>8th</td>
<td>9th**</td>
<td>10th**</td>
</tr>
<tr>
<td>A student must have accrued at least this many credits</td>
<td>0</td>
<td>3</td>
<td>9</td>
<td>18</td>
<td>30</td>
<td>45</td>
<td>60</td>
<td>75</td>
<td>90</td>
<td>105</td>
</tr>
<tr>
<td>With at least this grade-point average</td>
<td>0</td>
<td>.25</td>
<td>.70</td>
<td>.96</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

**Only students in approved 5-year programs**

### AID FOR PART-TIME STUDY (APTS)

This program is designed to provide tuition assistance to eligible undergraduates, enrolled on a part-time basis (three to eleven credits per semester), in a program of study leading to a degree at Marist College. Eligibility requirements include New York State residency, good academic standing, matriculated status, and net taxable income limitations. Students may receive tuition waivers up to the cost of tuition, but not in excess of $1,000 each semester. Students are required to file an APTS application each semester and submit it to the Office of Financial Aid. For applications and more information contact the Office of Financial Aid.

### NEW YORK STATE CHILD OF DECEASED OR DISABLED VETERAN AWARD

A child of a person who died in the military service of the United States during World War I, World War II, the Korean Conflict, or the Vietnam Conflict as a result of regular active duty, and who was a resident of New York State at the time of induction or time of death, is eligible for a Regents award. Similarly, a child of a person who was honorably discharged with a current disability of at least 40% resulting from service during World War I, World War II, the Korean Conflict, or the Vietnam Conflict, or who had such disability at time of death and who was a resident of New York State at the time of induction, is eligible for a Regents award.

1. A student must request a special application from the New York State Higher Education Services Corporation. After eligibility has been approved, the procedures for applying for payment of a Child of a Veteran award, the number of semesters of eligibility a student has, and the procedures at the College for crediting the student’s account are the same as for TAP (above).

2. There are no financial criteria in order to qualify for this award; however, the recipient of this award should be aware that he or she may qualify for a TAP award along with the Police Officer-Firefighter award.

### NEW YORK STATE CHILD OF POLICE OFFICER-FIREFIGHTER AWARD

A child of a police officer, firefighter, or volunteer firefighter of New York State or any of its municipalities who died as a result of injuries sustained in the line of duty is eligible for this award.

1. A student must request a special application from the New York State Higher Education Services Corporation. After eligibility has been approved, the procedures for applying for payment of a Child of a Police Officer-Firefighter award, the number of semesters of eligibility a student has, and the procedures at the College for crediting the student’s account are the same as for TAP (above).

2. There are no financial criteria in order to qualify for this award; however, the recipient of this award should be aware that he or she may qualify for a TAP award along with the Police Officer-Firefighter award.

### HIGHER EDUCATION OPPORTUNITY PROGRAM (HEOP)

See page 19.
304 Financing Your Education

This page discusses various programs that can assist in financing education, including federal aid and loan programs, vocational rehabilitation, and New York State specific scholarships.

**FEDERAL PELL GRANT**

The Federal Pell Grant Program is designed to help students afford college. Eligibility for the Federal Pell Grant is determined by the Free Application for Federal Student Aid (FAFSA). The grant provides a fixed amount of up to $6,195 for the 2023-2024 academic year, depending on the student's expected family contribution and enrollment status.

**NEW YORK STATE AID TO NATIVE AMERICANS**

This program provides financial assistance to Native American students enrolled at eligible institutions in New York State. Students must be enrolled in a program leading to an Associate, Bachelor, Master, or Doctoral degree. The maximum award is $1,550 per year for full-time study.

**NEW YORK STATE WORLD TRADE CENTER MEMORIAL SCHOLARSHIPS**

The World Trade Center Memorial Scholarship provides financial assistance to families and financial dependents of deceased or severely and permanently disabled as a result of the September 11, 2001 terrorist attacks. The scholarship is available to students attending post-secondary institutions in New York State.

**NEW YORK STATE VIETNAM VETERANS TUITION AWARDS**

These awards are available to veterans who have served in Indochina between January 1, 1963, and May 7, 1975, and are pursuing a post-secondary education in New York State. The award covers up to four years of full-time undergraduate study or up to five years in an approved five-year bachelor's program.

**NEW YORK STATE PERSIAN GULF VETERANS TUITION AWARDS**

Veterans who served in the Persian Gulf during Operation Desert Storm are eligible for these awards. The award covers up to four years of full-time undergraduate study or up to five years in an approved five-year bachelor's program.

**FEDERAL AID & LOAN PROGRAMS**

These programs include federal grants and loans that are processed through the FAFSA. The Pell Grant is the primary grant, and the Federal Work-Study Program offers part-time employment to eligible students.
ordinarily the financial need of the student is computed from the previous year’s income information. However, if some extraordinary circumstance occurs, a student may file a supplemental form wherein current-year estimated income would be reported and the eligibility of the student would be computed on the basis of that year’s income.

5. An award letter will be mailed to new students by May 1, and email notification will be sent to returning students by July 15.

6. Payment of the award will be made directly on the student’s account. It will be made in two equal payments for Fall and Spring, unless otherwise noted. If a recipient is attending Summer school, taking at least six credit hours, he or she may receive a prorated portion of the award applied to the Summer term, providing the student has not received his or her full academic year grant allowance during the previous Fall and/or Spring.

7. If the Federal Pell Grant results in a credit balance for the student, the College will refund the credit balance to the student within 30 days unless the student requests the College to leave the balance on the account as a credit toward a future term’s charges.

8. A student who is in default on a Federal Perkins Loan or Stafford Student Loan or owes a refund on a Federal Pell Grant cannot receive a Federal SEOG award.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)
Federal SEOG is a federal grant program administered by Marist College to assist undergraduate students who qualify for the Pell Grant and exhibit a high degree of need.

1. The amount of the award will range from $500 to $2,000 per academic year.

2. The grant is awarded annually.

3. The award can only be given to undergraduate students pursuing their first baccalaureate degree.

4. A Federal SEOG is awarded on the basis of financial need, other financial aid resources available to the student, total grant funds available to the college, and satisfactory academic performance of the student (both cumulative grade-point average and credit accumulation standards as established by Marist College. Refer to Satisfactory Academic Progress Requirements for more details).

5. An award letter will be mailed to new students by May 1, and email notification will be sent to returning students by July 15.

6. Payment of the award is made in two equal parts, in the Fall and the Spring, unless otherwise noted.

7. If the Federal SEOG award results in a credit balance for the student, the college will refund any credit balance within 30 days unless the student requests the college to leave the balance on the account as a credit toward a future term’s charges.

8. A student who is in default on a Federal Perkins Loan or Stafford Student Loan or owes a refund on a Federal Pell Grant cannot receive a Federal SEOG award.

FEDERAL PERKINS (NDSL) LOAN
The Perkins Loan is a federal loan program administered by Marist College to assist students who are in need of a loan to meet their educational expenses.

1. A student may borrow a maximum of $8,000 for the first two years of college with a maximum cumulative amount of $20,000 for undergraduate students.

2. The Federal Perkins Loan is awarded annually.

3. A Federal Perkins Loan is awarded on the basis of financial need, other financial aid resources available to the student, total funds available to the college, and satisfactory academic performance of the student (both cumulative grade-point average and credit accumulation standards as established by Marist College. Refer to Satisfactory Academic Progress Requirements for more details).

4. Borrower’s rights:
   (a) Repayment on the principal or interest is not required while the student is in attendance at an approved post-secondary educational institution on at least a half-time basis.
   (b) A student may be allowed up to 10 years to repay the loan. Low-income individuals may be eligible for an additional 10-year repayment period with the approval of the Department of Education.
   (c) A loan may be cancelled in the following situations and at the designated rates:
      (i) Full-time teacher in public or other nonprofit elementary or secondary school, identified by the commissioner and listed in the Federal Register as having a high concentration of students from low-income families.
         100% of the loan may be cancelled at the following rates:
         15%—1st and 2nd years of service.
         20%—3rd and 4th years of service.
         30%—5th year of service.
      (ii) Full-time teacher with 50% or more of handicapped students in public or other nonprofit elementary or secondary schools.
         100% of the loan may be cancelled at the following rates:
         15%—1st and 2nd years of service.
         20%—3rd and 4th years of service.
         30%—5th year of service.
      (iii) Full-time staff member in Head Start preschool program.
         100% of the loan may be cancelled at the rate of 15% for each year of service provided the salary is comparable to that paid by the local educational service.
      (iv) Member of the Armed Forces of the United States in a hostile zone.
         50% of the loan may be cancelled at the rate of 12.5% for each year of service in an area of hostility qualifying for special pay.
      (v) Service as a law-enforcement or corrections officer in an eligible local, state, or federal agency. The agency must be publicly funded and its principal activities must pertain to crime prevention, control, or reduction or enforcement of criminal law and the applicant’s principal
responsibilities are unique to the criminal justice system. The applicant must be a sworn law-enforcement officer, or a person whose principal responsibilities are unique to the criminal-justice system.

(vi) Full-time employment as a nurse or medical technician providing health-care services for 12 consecutive months. A medical technician is an allied health professional (working in fields such as therapy, dental hygiene, medical technology, or nutrition) who is certified, registered, or licensed by the appropriate state agency. An allied health professional is someone who assists, facilitates, or complements the work of physicians and other specialists in the health-care system.

(vii) Providing or supervising the provision of services to high-risk children from low-income communities and families of such children, and working full time in a public or private nonprofit child or family-services agency for 12 consecutive months.

(viii) Qualified professional provider of early-intervention services working full time for 12 consecutive months in a public or other nonprofit program authorized in Section 676(b)(9) of the Individuals with Disabilities Education Act.

(ix) For service as a volunteer under the Peace Corps Act or under the Domestic Volunteer Service Act of 1973.

(x) The full balance of the loan obligation will be cancelled in the event of death or permanent and total disability.

(d) A copy of the completed promissory note will be provided to the borrower.

(e) A borrower has the right to repay the loan before the first payment of principal and interest becomes due without interest charges.

(f) A borrower may request forbearance in case a repayment schedule cannot be met.

(g) The borrower is to be provided an interview upon leaving college at which time he/she would be made aware of the specific responsibilities for repayment of the loan.

5. Borrower’s responsibilities:

(a) The borrower is to notify the College if any of the following situations occur before the loan is repaid:

(i) A name change.

(ii) Change of address.

(iii) Transfer to or re-entry into other approved post-secondary institutions.

(b) The first payment of principal and interest becomes due 12 months after leaving the school or after reducing enrollment status to less than half-time (6 credit hours per term) and interest begins to accrue after 9 months.

(c) A 5% simple interest is charged starting after the grace period.

(d) The borrower is to notify the school of enrollment at another post-secondary school.

(e) The borrower is to notify the Student Accounts Office prior to permanently leaving the school to schedule an exit interview.

(f) The borrower is to notify the school if financial difficulties prohibit the scheduled quarterly payments.

(g) The borrower is to repay the loan in accordance with the quarterly repayment schedule. A sample of such a schedule follows:

Sample: Student Repayment Schedule

**Equal Quarterly Payments of Principal and Interest Based on the Quarterly Unpaid Principal Balance @ 5% Over 10 Years, Minimum Payments of $40.00 Per Month.**

<table>
<thead>
<tr>
<th>Due Date</th>
<th>Payment Amount</th>
<th>Interest</th>
<th>Principal</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/01/00</td>
<td>120.00</td>
<td>25.00</td>
<td>95.00</td>
<td>1,905.00</td>
</tr>
<tr>
<td>06/01/00</td>
<td>120.00</td>
<td>23.81</td>
<td>96.19</td>
<td>1,808.81</td>
</tr>
<tr>
<td>09/01/00</td>
<td>120.00</td>
<td>22.61</td>
<td>97.39</td>
<td>1,711.42</td>
</tr>
<tr>
<td>12/01/00</td>
<td>120.00</td>
<td>21.39</td>
<td>98.61</td>
<td>1,612.81</td>
</tr>
<tr>
<td>03/01/01</td>
<td>120.00</td>
<td>20.16</td>
<td>99.84</td>
<td>1,512.97</td>
</tr>
<tr>
<td>06/01/01</td>
<td>120.00</td>
<td>18.91</td>
<td>101.09</td>
<td>1,411.88</td>
</tr>
<tr>
<td>09/01/01</td>
<td>120.00</td>
<td>17.65</td>
<td>102.35</td>
<td>1,309.53</td>
</tr>
<tr>
<td>12/01/01</td>
<td>120.00</td>
<td>16.37</td>
<td>103.63</td>
<td>1,205.90</td>
</tr>
<tr>
<td>03/01/02</td>
<td>120.00</td>
<td>15.07</td>
<td>104.93</td>
<td>1,100.97</td>
</tr>
<tr>
<td>06/01/02</td>
<td>120.00</td>
<td>13.76</td>
<td>106.24</td>
<td>994.73</td>
</tr>
<tr>
<td>09/01/02</td>
<td>120.00</td>
<td>12.43</td>
<td>107.57</td>
<td>887.16</td>
</tr>
<tr>
<td>12/01/02</td>
<td>120.00</td>
<td>11.09</td>
<td>108.91</td>
<td>778.25</td>
</tr>
<tr>
<td>03/01/03</td>
<td>120.00</td>
<td>9.73</td>
<td>110.27</td>
<td>667.98</td>
</tr>
<tr>
<td>06/01/03</td>
<td>120.00</td>
<td>8.35</td>
<td>111.65</td>
<td>556.33</td>
</tr>
<tr>
<td>09/01/03</td>
<td>120.00</td>
<td>6.95</td>
<td>113.05</td>
<td>443.28</td>
</tr>
<tr>
<td>12/01/03</td>
<td>120.00</td>
<td>5.54</td>
<td>114.46</td>
<td>328.82</td>
</tr>
<tr>
<td>03/01/04</td>
<td>120.00</td>
<td>4.11</td>
<td>115.89</td>
<td>212.93</td>
</tr>
<tr>
<td>06/01/04</td>
<td>120.00</td>
<td>2.66</td>
<td>117.34</td>
<td>95.59</td>
</tr>
<tr>
<td>09/01/04</td>
<td>96.78</td>
<td>1.19</td>
<td>95.59</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Totals** 2,256.78 256.78 2,000.00
(h) The borrower must notify the college of a situation wherein the borrower becomes eligible for deferment of payment or cancellation of the loan obligation.

6. An award letter will be mailed to new students by May 1 and email notification will be sent to returning students by July 1.

7. The student must return a reply form to the College within the period specified in the letter, indicating whether the award is accepted or declined. The student must also file a Statement of Educational Purpose/Registration Compliance attesting to the fact that the award will be used solely for educational purposes at Marist College and that the student will repay the appropriate portion that cannot be reasonably attributed to meeting educational expenses related to attendance at Marist College. The student also certifies that he/she is in compliance with the Selective Service requirements and will provide proof of registration when requested.

8. Payment of the award is made in two equal parts in the Fall and in the Spring, unless otherwise noted. The recipient must report to the Student Accounts Office at the beginning of each term for which the award is applicable and sign for the award.

9. If the Federal Perkins Loan award results in a credit balance for the student, the College will refund any credit balance within 30 days unless the student requests the College to leave the balance on the account as a credit toward a future term’s charges.

10. A student who is in default on a previous Federal Perkins Loan or Federal Stafford Student Loan or owes a refund on a Federal Pell Grant or Federal SEOG cannot receive a Federal Perkins Loan.

FEDERAL WORK-STUDY PROGRAM (FWSP)
Marist College administers this federally sponsored employment program during the academic year. The FWSP provides job opportunities to enrolled students who demonstrate financial need in meeting their college expenses. Jobs are available both on campus and in the surrounding community.

1. FWSP students are paid at least the federal minimum wage.

2. Students on FWS cannot work more than an average of 20 hours per week during the regular academic terms and 40 hours per week during vacation periods.

3. FWS jobs are awarded on the basis of financial aid resources available to the student and total employment funds available to the college. To remain eligible, students must continue to meet federal and institutional academic progress standards (refer to Satisfactory Academic Progress Requirements).

4. The Office of Financial Aid will notify students when they have earned their awarded FWS amounts. In the event of additional student eligibility and available funds, FWS employment may be extended.

5. Payroll schedules are published at the beginning of each academic term, including summer. Prior to being paid, students must have on file with the Payroll Office a W-4 or W-4E Form (Employee’s Withholding Allowance Certificate) and time sheets are to be submitted on the scheduled dates. Late time sheets will be held and paid on the next scheduled payment date. Paychecks are to be picked up in the Payroll Office.

6. Students must complete a Student Work Agreement/Authorization Form whereon the student’s award will be indicated. These forms must be filled out and signed by the student and the student’s supervisor and then returned to the Office of Financial Aid for processing.

7. A work-study award is an allocation only and not necessarily a guarantee of employment.

8. An award letter will be mailed to new students by May 1 and email notification will be sent to returning students by July 15.

9. Students in default on a Federal Perkins Loan or Federal Stafford Student Loan or owing a refund on a Federal Pell Grant or Federal SEOG cannot receive a FWSP Award.

MARIST COLLEGE CAMPUS EMPLOYMENT PROGRAM (CE)
Marist College provides part-time employment to students during the summer months and to a limited extent during the regular academic year.

1. Students will be paid at least the federal minimum wage.

2. A student on CE cannot work more than an average of 20 hours per week during the regular academic term. A maximum of 40 hours per week can be worked under CE during vacation periods.

3. After students demonstrating financial need have been employed, remaining job opportunities are made available to other students seeking employment.

4. Payroll schedules are published at the beginning of each academic term, including summer. Prior to being paid, students must have on file with the Payroll Office a W-4 or W-4E Form (Employee’s Withholding Allowance Certificate) and time sheets are to be submitted on the scheduled dates. Late time sheets will be held and paid on the next scheduled payment date. Paychecks are to be picked up in the Payroll Office.

5. Students must complete a Student Work Agreement/Authorization Form for the Office of Financial Aid where the student’s work status will be indicated. These forms must be filled out and signed by the student and the student’s supervisor and then returned to the Office of Financial Aid for processing.

6. An award letter will be mailed to new students by May 1 and email notification will be sent to returning students by July 1.

7. The student must return a reply form to the College within the period specified in the letter, indicating whether the award is accepted or declined. The student must also file a Statement of Educational Purpose/Registration Compliance attesting to the fact that the award will be used solely for educational purposes at Marist College and that the student will repay the appropriate portion that cannot be reasonably attributed to meeting educational expenses related to attendance at Marist College. The student also certifies that he/she is in compliance with the Selective Service requirements and will provide proof of registration when requested.

8. Payment of the award is made in two equal parts in the Fall and in the Spring, unless otherwise noted. The recipient must report to the Student Accounts Office at the beginning of each term for which the award is applicable and sign for the award.

9. If the Federal Perkins Loan award results in a credit balance for the student, the College will refund any credit balance within 30 days unless the student requests the College to leave the balance on the account as a credit toward a future term’s charges.

10. A student who is in default on a previous Federal Perkins Loan or Federal Stafford Student Loan or owes a refund on a Federal Pell Grant or Federal SEOG cannot receive a Federal Perkins Loan.

FEDERAL FAMILY EDUCATION LOAN PROGRAM

FEDERAL STAFFORD STUDENT LOAN (FSSL)
Subsidized:
The FSSL is a federal loan program which enables students who are enrolled on at least a half-time basis (6 credit hours per term) to borrow directly from a bank, credit union, savings and loan association, or other participating lending institution which is willing to make educational loans. The loans are insured by the Federal Government or guaranteed by a guarantee agency. The benefit of the FSSL is as follows:

1. A FAFSA must be filed in order that the college can determine the student’s eligibility. The FAFSA is then submitted to the Office of Financial Aid for certification of the student’s enrollment, the college costs, the financial aid available to the student, and a recommendation as to the amount the student needs to meet educational expenses. Students must also complete a Federal Stafford Loan Master Promissory Note. Upon approval of the loan, a check will be issued or the amount will be electronically transferred to the educational institution.
2. Freshmen can borrow up to $2,625, sophomores up to $3,500, and juniors and seniors up to $5,500 per academic year in accordance with the student’s total family income and demonstrated financial need. (A FAFSA must be filed in order that the college can determine the student’s eligibility.)

3. A student may borrow up to an aggregate maximum of $23,000, if he/she is enrolled in a program of undergraduate education.

4. The amount the student may borrow is also limited by the student’s enrollment status, that is, full-time or part-time, the college costs and financial aid available to meet these costs, and the satisfactory academic performance of the student. The student must be matriculated and must maintain the cumulative grade-point average and credit accumulation standards established by Marist College. Refer to Satisfactory Academic Progress Requirements for more details.

5. The College cooperates with the lending institutions and agencies in verifying and maintaining current information on all its student-borrowers.

6. The College will not process a FSSL earlier than three months prior to the beginning of the term for which the student is applying.

7. A student will be required to pay a loan origination fee of up to 3%. The fee is paid to the lender at the time of the disbursement of the loan check and reverts to the federal government to reduce the costs of the FSSL program.

8. A statement of rights and responsibilities must be reviewed and signed by the student prior to the certification of the loan.

9. The student endorses the check at the Student Accounts Office and it is credited to the student’s account. If this payment results in a credit balance for the student, the College will refund any credit balance unless the student requests the College to leave the balance on the account as a credit toward a future term’s charges. The College will process refunds within 30 days.

10. The interest rate will be a variable rate, adjusted annually on July 1, not to exceed 8.25%. The variable rate for each 12-month period will be equal to the bond equivalent rate of 91-day Treasury Bills auctioned at the final auction held prior to the preceding June 1, plus 3.1%.

11. When a refund is due to a student from tuition, room and board charges after the student has dropped enrollment to less than half-time, the refund from the FSSL will be made to the lending institution to be applied to the loan obligation of the student. The student will receive written notice of this transaction.

12. A student must provide proof of registration when requested.

13. A student may be requested to submit a signed copy of his/her most recent tax return and a signed copy of his/her parent’s most recent tax return.

14. A student may also be required to complete a Verification Worksheet.

Unsubsidized:
The unsubsidized Federal Stafford Loan is for those students who do not qualify for the subsidized Federal Stafford Student Loan program. The terms and conditions of the unsubsidized FSSL are identical to those for the subsidized FSSL with the following exceptions:

1. The annual and aggregate loan amounts are the same as those for the subsidized FSSL, less any amounts borrowed under that program. The total amount borrowed under the subsidized and the unsubsidized FSSL programs cannot exceed the annual and aggregate limits listed under the subsidized FSSL.

2. Whereas the subsidized FSSL is interest-free during the student’s period of enrollment (minimum half-time), the unsubsidized FSSL is not. The student must select one of the following two options: to begin making interest payments on the loan immediately or to allow the lending institution to capitalize the interest due, resulting in a larger loan principal at repayment.

ADDITIONAL UNSUBSIDIZED FEDERAL STAFFORD LOAN
This is a student loan program to assist independent undergraduate, graduate, and professional students. Eligible freshmen and sophomores may borrow up to $4,000, juniors and seniors up to $5,000, and graduate and professional students up to $10,000 per academic year, with an aggregate loan maximum of $23,000 for undergraduates, and $73,000 (including undergraduate) for graduate and professional students. These loan limits do not include amounts borrowed under the FSSL or PLUS programs. The applicable rate of interest during any calendar year is tied to the average rate of 52-week T-bills plus 3.1%. Repayment begins on the date of disbursement or last multiple disbursement of loan proceeds.

PARENT LOANS FOR UNDERGRADUATE STUDENTS (PLUS)
Parents of undergraduate students may borrow up to the cost of education minus any other financial aid the student will receive for each child in college. There is no aggregate limit. Borrowers may not have adverse credit history. The applicable rate of interest during any calendar year is tied to the 52-week T-Bill plus 3.1%. Repayment begins on the date of disbursement of loan proceeds.

REQUIREMENTS TO MAINTAIN FEDERAL ELIGIBILITY
The Higher Education Amendments of 1976, 1986, 1992, and 1998 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 ask the student to demonstrate that he/she is actively pursuing his or her degree.

At Marist College, an evaluation of a student’s regular academic performance takes place each semester by the Academic Affairs Committee. This review concentrates on those students who fail to meet a 1.5 cumulative index at the end of their freshman year or a 2.0 during their sophomore, junior, or senior years. As a result of this review, students may be placed on probation and allowed to continue at Marist College.

Although the College considers the student in good standing while on academic probation, the student may not be eligible for federal financial assistance. Failure to earn the necessary number of credits toward degree completion or failure to maintain the necessary index can jeopardize a student’s aid.

The following chart breaks down by credits attempted the minimal Satisfactory Academic Progress requirements to receive Title IV federal aid for full-time undergraduate students at Marist College.
SATISFACTORY REQUIREMENTS FOR UNDERGRADUATE STUDENTS

<table>
<thead>
<tr>
<th>Credits Attempted</th>
<th>Completion Rate</th>
<th>Cumulative G.P.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-15</td>
<td>20%</td>
<td>1.0*</td>
</tr>
<tr>
<td>16-30</td>
<td>30%</td>
<td>1.5*</td>
</tr>
<tr>
<td>31-45</td>
<td>40%</td>
<td>1.75*</td>
</tr>
<tr>
<td>46-60</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>61-75</td>
<td>56%</td>
<td></td>
</tr>
<tr>
<td>76-90</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>91-105</td>
<td>62.85%</td>
<td></td>
</tr>
<tr>
<td>106-120</td>
<td>65%</td>
<td></td>
</tr>
<tr>
<td>121-135</td>
<td>66.66%</td>
<td></td>
</tr>
<tr>
<td>136-150</td>
<td>70%</td>
<td></td>
</tr>
<tr>
<td>151-165</td>
<td>66.66%</td>
<td></td>
</tr>
<tr>
<td>165-180</td>
<td>66.66%</td>
<td></td>
</tr>
</tbody>
</table>

* The student must have a cumulative G.P.A. of 2.0 by the end of the 2nd academic year, measured as a period of time, not the student’s grade level. Transfer credits will be included in the attempted hours. The grades received for transfer credits will not be computed in the cumulative G.P.A.

An annual review of all federal aid candidates will be completed as part of the financial aid award cycle each June. Students not meeting the Satisfactory Academic Progress requirements will be notified in writing by the Director of Financial Aid. Students losing aid for the semester will be reviewed the following semester for possible aid reinstatement, providing the students achieve performance consistent with graduation requirements. Students meeting the requirements for reinstatement should contact the Office of Financial Aid to request a review of their eligibility. It is the student’s responsibility to notify the Office of Financial Aid of any grade changes.

Students may appeal the aid loss by requesting a one-time conditional waiver. Such requests must be forwarded to the Director of Financial Aid within two weeks of the aid loss notification letter. Possible reasons for waivers or appeal include serious personal problems, family tragedy, illness, employment and/or difficult adjustment to college. All appeals and waivers should include supporting documentation. The Director of Financial Aid will consult with the Director of Student Academic Advising, the Registrar, and the student’s faculty advisor in making a final decision.

VETERANS EDUCATIONAL BENEFITS

Marist College is approved for study under Title 38 US Code:

Montgomery GI Bill – Active Duty (MGIB) – Chapter 30
Veterans may be eligible for assistance under this program if they first entered active duty on or after July 1, 1985. Veterans who entered active duty before January 1, 1977 may also be eligible for Chapter 30 benefits after December 31, 1989.

Determination of eligibility for benefits is determined solely by the Veterans’ Administration (VA). For further information and applications, contact the VA Certifying Officer in the Office of the Registrar or your local Veterans’ Administration office.

Montgomery GI Bill – Selected Reserve (MGIB-SR) –Chapter 1606
This program is available to members of the Selected Reserve who have a 6-year obligation to serve in the Selected Reserve signed after June 30, 1985. For some types of training, it is necessary to have a 6-year commitment that begins after September 30, 1990. Applicants must have completed their initial active duty for training (IADT), met the requirement to receive a high school diploma or equivalency certificate before completing IADT, and remain in good standing while serving in an active Selected Reserve unit.

Applicants may be entitled to receive up to 36 months of education benefits. Benefit entitlement ends 10 years from the date of eligibility for the program, or on the day of discharge from the Selected Reserve.

Veterans Educational Assistance Program (VEAP) –Chapter 32
VEAP is a voluntary contributory matching program available to persons who entered active military service at any time during the period January 1, 1977 through January 30, 1985. The veteran must have served on active duty for at least 181 days and discharge must be under other than dishonorable conditions. The amount of entitlement is contingent upon the amount the veteran contributed. Maximum length of entitlement is limited to 36 months. The veteran has 10 years from the date of discharge to use his/her entitlement.

Survivors’ and Dependents’ Educational Assistance Program (DEA) – Chapter 35
The spouse and children of a veteran may be eligible for educational assistance if the veteran died while on active duty or died after release from active duty of a service-connected disability. Also eligible are the spouse and children of a veteran who became permanently and totally disabled as a result of a service-connected disability, died while a service-connected disability was rated permanent and total, or has been listed as missing in action.

Children of a veteran must be between the ages of 18 and 26 (contact the VA for exceptions). For the spouse of a veteran, benefits end 10 years from the date VA finds you eligible or from the date of death of the veteran. Eligible persons are entitled to 45 months of educational assistance.
Vocational Rehabilitation – Chapter 31
The Vocational Rehabilitation program is designed to provide all services necessary to enable a veteran with a service-connected disability to select, train for, and secure employment. Each veteran under Chapter 31 is assisted by both a VA counseling psychologist and a Vocational Rehabilitation Specialist. Vocational Rehabilitation may be provided for up to 48 months. The veteran has 12 years from discharge from active duty to use these benefits. However, the VA may approve an extension of time in certain cases. The VA will pay the cost of tuition, fees, books, and supplies. The veteran also receives a monthly subsistence allowance.

UNITED STATES BUREAU OF INDIAN AFFAIRS AID TO NATIVE AMERICANS
Student must be at least one-fourth American Indian, Eskimo, or Aleut and be an enrolled member of a tribe, band, or group recognized by the U.S. Bureau of Indian Affairs. The student must also be pursuing at least a four-year degree at an approved state college or university.
1. Application forms are obtained through the Bureau of Indian Affairs, U.S. Department of the Interior, Federal Building, Floor 525, 100 South Clinton Street, Syracuse, New York 13702.
2. Since students must show financial need to be eligible, an official needs analysis must also be submitted.
3. First-time applicants must also submit certification of tribal enrollment.
4. The completed application form, needs analysis documents and, when required, tribal certification are returned to the Bureau.

MARIST COLLEGE PROGRAMS

MARIST COLLEGE AND PRESIDENTIAL SCHOLARSHIPS
The Marist College Award Committee presents a limited number of four-year renewable scholarships to our strongest applicants admitted directly from their senior year in high school who have demonstrated excellence in academic achievement. Only one scholarship is offered per student.
Students who possess a good academic record may qualify for a Marist College or Presidential Scholarship on a four-year renewable basis. Each student who is eligible can receive one scholarship at Marist College.

The scholarships are renewable each semester provided the recipient maintains the necessary cumulative index. New students at Marist are given their initial term as a grace period to achieve the necessary academic index.
1. The average awards range from $4,000 to $12,000.
2. The award is given for four years of full-time undergraduate studies at Marist College; the award will be automatically renewed each year provided that the recipient has maintained the necessary academic index and full-time enrollment status. The award is lost only for the term(s) during which the above two conditions do not exist unless the student withdraws or is dismissed from Marist College at a later date. The necessary G.P.A is 2.850.
3. These awards are given on the basis of scholarship and high school achievement, and the funds available for the scholarship program.
4. An award letter will be mailed to incoming students by May 1 and email notification will be sent to returning students by July 15.
5. Payment of the award is made in two equal payments, in the Fall and in the Spring, unless otherwise noted. The amount will be directly applied to the student’s account upon verifying the student’s full-time enrollment for the term in question and the fact that the student has maintained the necessary academic index.

HUDSON VALLEY SCHOLARSHIPS
The Marist College Award Committee presents a limited number of four-year renewable scholarships to our strongest applicants admitted directly from their senior year in high school who have demonstrated excellence in academic achievement and live locally. Only one scholarship is offered per student.
1. The award is given for four years of full-time undergraduate studies at Marist College. The award will automatically be renewed each year provided that the student has maintained the necessary academic index and full-time enrollment (see Marist College Presidential Scholarships section). The award is lost only for the term(s) during which the above two conditions do not exist unless the student withdraws or is dismissed from Marist College. In the latter cases, the award is voided even if the student returns to Marist at a later date. New students are given their initial term at Marist as a grace period to achieve the necessary academic index.
2. Hudson Valley Scholarships are based on academic merit and students must reside and attend high school in Dutchess, Orange, or Ulster Counties.
3. Payment of the award is made in two equal payments in the Fall and Spring, unless otherwise noted. The amount will be directly applied to the student’s account upon verifying the student’s full-time enrollment for the term in question and the fact that the student has maintained the necessary academic index.

MARIST COLLEGE TRANSFER SCHOLARSHIP
Each year Marist College awards merit-based scholarships to academically talented transfer students. The Marist College Transfer Scholarships are granted upon the recommendation of the Admissions Review Committee to transfer students who have excelled at the college(s) from which they are transferring. The scholarships are renewable annually, provided a recipient maintains a cumulative GPA of 2.85 or better while studying on a full-time basis at Marist.

MARIST COLLEGE GRANT
Students who possess a good academic record and demonstrate financial need may qualify for a Marist Grant.
1. The non-renewable Marist Grant-In-Aid is awarded only to full-time students for the current academic year. This grant is not guaranteed each year and is based upon financial need, which could change each year.
2. The non-renewable grant is awarded to students on the basis of good academic performance, financial need, other financial aid resources available to students, and the funds available for the grant program.
OTHER SCHOLARSHIPS

NCAA ATHLETIC SCHOLARSHIPS
Marist College sponsors NCAA Scholarships for Marist men and women. Awarding of these scholarships is in accordance with regulations of the NCAA. For complete details contact the Director of Athletics.

DOLLARS FOR SCHOLARS
Marist College participates in the Dollars for Scholars Program which is conducted by the Citizens Scholarship Foundation of America (CSFA) and will match up to $500 per recipient the scholarship awards raised by community volunteers through the Dollars for Scholars chapters. Marist has committed a maximum of $10,000 to matching scholarships.

ADULT LEARNER SCHOLARSHIPS
The Adult Learner Scholarships are awarded annually to full-time students enrolled in the Marist College School of Graduate and Continuing Education. Scholarships are awarded upon the recommendation of the Dean of the School of Graduate and Continuing Education and are based on financial need and academic performance. Preference is given to students who do not qualify for traditional need-based aid resources.

SCHOLARSHIP FOR ACADEMIC EXCELLENCE
The Marist Scholarship for Academic Excellence is awarded to transfer students who plan to enroll full time in Marist’s School of Graduate and Continuing Education and have completed 60 credits, or who have a two-year degree and a GPA of 3.0 or higher. The scholarships are awarded upon the recommendation of the Dean of the School of Graduate and Continuing Education.

ENDOWED SCHOLARSHIPS
Through the generosity of trustees, alumni, parents, and friends of the College, a number of endowed scholarships have been established at Marist. Each scholarship has specific criteria. The scholarship awards range from $500 to $4,000. Distribution of the award is made in two equal payments in the Fall and Spring semesters, unless otherwise noted. The award will be directly applied to the student’s account upon verification of the student’s full-time enrollment.

GENERAL

BARNES & NOBLE COLLEGE BOOKSTORES SCHOLARSHIP
The Barnes & Noble College Bookstores Scholarship has been established by the corporation to support academic excellence at Marist College. Awards will be made annually to outstanding students with financial need. The scholarship is renewable provided the student remains in good academic standing.

STEPHEN AND JUSTINE BECKER MEMORIAL SCHOLARSHIP
The Stephen and Justine Becker Memorial Scholarship was established in memory of a former chairman and long-time member of the Marist College Board of Trustees and his wife. It is awarded annually to a student in good academic standing who has demonstrated a commitment to community involvement as exemplified by the scholarship’s namesakes. Financial need is a criterion.

PATRICK J. DONAGHY SCHOLARSHIP
Established by Patrick J. Donaghy, corporate leader and benefactor of the College, these scholarships are awarded to young men or women of high character with leadership potential who would otherwise be unable to afford a Marist education. Recipients must be academically accomplished and have demonstrated financial need.

JOHN J. DOUGHERTY MEMORIAL SCHOLARSHIP
Named in memory of John “Jack” Dougherty, long-time Director of Development at Marist College, this award was established from the estate of Jack’s loving wife, Margaret. Awards will be made to students with financial need.

PETER AND VIRGINIA FOY SCHOLARSHIP
The Peter and Virginia Foy Scholarship was established in 1964 and is awarded upon recommendation of the Vice President for Academic Affairs to students with financial need.

MARY LOU GANTERT SCHOLARSHIP
The Mary Lou Gantert Scholarship, named for a former science student at Marist, is awarded to Marist students who possess superior academic potential.

DR. ARMAND HAMMER SCHOLARSHIP
The Dr. Armand Hammer Scholarship is awarded annually to students who demonstrate academic excellence and the potential to become outstanding Marist graduates.

MARTIN AND SYLVIA KURKHILL SCHOLARSHIP
The Martin and Sylvia Kurkhill Scholarship assists incoming freshmen who demonstrate strong academic promise and an understanding of community involvement. The scholarship is renewable provided the recipient remains in good academic standing. Financial need is a criterion.
JACK NEWMAN SCHOLARSHIP
Established by a long-time Trustee and former chairman of the board of Marist College, the Jack Newman Scholarship is awarded to academically talented upper-class students who are confronted with unexpected financial problems that may jeopardize the completion of their education. Determination of eligibility and awarding of the scholarship is made by the Director of Financial Aid.

TRAVIS FAMILY MEMORIAL SCHOLARSHIP
Established in memory of Mary E., Robert T., and Elizabeth T. Travis, the scholarship is awarded on the basis of academic achievement, community involvement, and leadership potential.

H. CLIFTON WILSON MEMORIAL SCHOLARSHIP
This scholarship was established in memory of a former chairman and long-time member of the Marist College Board of Trustees. It is awarded annually to a student who has demonstrated a commitment to community involvement as exemplified by the scholarship’s namesake. Financial need and good academic standing are among the criteria.

MAJOR FIELDS OF STUDY

Business, Accounting, & Finance

FRANK AND GRACE BELLACICCO MEMORIAL SCHOLARSHIP
The Frank and Grace Bellacicco Memorial Scholarship was established by Frank Bellacicco, Class of 1987, in memory of his parents. Awards are made to students who are business majors and have exhibited an entrepreneurial spirit. The recipient must be a junior and maintain a 3.0 GPA to be considered for this renewable scholarship. In addition, the student must show a commitment to community service. Preference is given to students from Ulster and Dutchess counties.

ARTHUR F. BROOK MEMORIAL SCHOLARSHIP
Established in memory of a former chairman of the Board of Trustees, The Arthur F. Brook Memorial Scholarship is awarded to a promising business student with demonstrated financial need.

ANTHONY J. GERMINARO, JR. MEMORIAL SCHOLARSHIP
The Anthony J. Germinaro, Jr. Scholarship has been established in memory of Anthony J. Germinaro, Jr., Class of 1980, by his family. Awards will be made to students with financial need that are majoring in finance or business administration. Preference will be given to students who are graduates of Mid-Hudson Valley area public schools and have demonstrated financial need.

TERI HAUGH MEMORIAL SCHOLARSHIP
Named in memory of Teri Haugh, Marist College Class of 1985, this scholarship is available to students in good academic standing who are majoring in business and are active members of the campus community. Financial need is a criterion.

DEBRA SUE LEVANTROSSER WOMEN OF MARIST COLLEGE SCHOLARSHIP
The Debra Sue Levantrosser Women of Marist College Scholarship was established by Frederick and Barbara Levantrosser in honor of their daughter, who received her Master’s of Public Administration from Marist in 1996. Recipients must exhibit an entrepreneurial spirit and creativity as well as high integrity, motivation to succeed, and extraordinary potential for personal growth. The scholarship is awarded to female juniors, seniors, and graduate students who major in management, business, political science, or public administration, with special consideration for those pursuing an international focus in their studies and career aspirations.

BROTHER CORNELIUS J. RUSSELL, FMS SCHOLARSHIP
Established in honor of a long-term member of the Management Studies faculty and former Controller of Marist College, the Brother Cornelius J. Russell, FMS Scholarship is awarded to graduates of Marist Brothers high schools or to students from apostolates where Marist Brothers are actively working. Preference is given to accounting or business majors. Restricted to upper classmen.

DR. EDWIN ULRICH MEMORIAL SCHOLARSHIP
Awards are for one year and are in memory of Dr. Edwin Ulrich. Awarded to students from the Hudson Valley that major in business or the fine arts at Marist.

Communication & Journalism

GEORGE D. BERNSTEIN MEMORIAL SCHOLARSHIP IN PRINT JOURNALISM
Named for a journalist who worked and resided in Dutchess County, New York, the George D. Bernstein Memorial Scholarship is awarded on the basis of academic accomplishment, professional preparation, and financial need to students intending to pursue a career in print journalism. First consideration will be given to journalism graduates from Dutchess Community College.

RAPHAEL MARK MEMORIAL SCHOLARSHIP
Established in memory of prominent radio news reporter and talk show host Raphael Mark, the Raphael Mark Memorial Scholarship is awarded to a sophomore, junior, or senior student majoring in Communication who is committed to pursuing a career in broadcast journalism and is a resident of the Mid-Hudson region. First consideration will be given to residents of Dutchess County. Financial need and a brief statement from the applicant explaining his or her desire and qualifications for this scholarship are required.

312 Financing Your Education
JOSEPH P. McCUTCHEON MEMORIAL SCHOLARSHIP
Established by his family, the Joseph P. McCutcheon Memorial Scholarship is awarded to graduates of either St. Mary’s High School, Manhasset; Holy Trinity High School, Hicksville; or Sacred Heart Girls High School, Hempstead. Should there be no eligible candidates from these high schools, the scholarship will be available to students from Long Island. Preference will be given to Communication majors who have financial need.

CHARLES G. AND CORNELIA L. MURRAY SCHOLARSHIP IN PRINT JOURNALISM
The Charles G. and Cornelia L. Murray Scholarship is awarded to an upper-class Communications major who is committed to pursuing a career in print journalism. Candidates must provide a statement expressing their career interest and qualifications for the scholarship.

NEW YORK FEDERATION OF HOME BUREAUS SCHOLARSHIP
Supported through the statewide fund-raising efforts of the New York State Federation of Home Bureaus, this scholarship endowment was awarded to Marist College in 1991 in honor of the Dutchess County Home Bureaus. An annual award is made to a Fashion Major; the recipient must have financial need, reside within a county where New York State Federation of Home Bureaus, Inc. has organized chapters, and meet other criteria established by the donor. In the absence of an eligible student in the first choice field of study, the alternative field of study will be Communications.

ROBERT C. NORMAN SCHOLARSHIP
The Robert C. Norman Scholarship was established by alumni, friends, and colleagues in honor of Assistant Professor of Communication Robert C. Norman, who retired after 34 years of teaching and directing the Communication Internship Program. The scholarship is awarded to a student majoring in Communications on the basis of financial need and academic excellence.

Computer Science

DR. WILLIAM J. AND VALERIE CADDEN SCHOLARSHIP IN COMPUTER SCIENCE
Established in memory of a highly regarded member of the computer science faculty and named in honor of his wife, this scholarship is awarded to full-time undergraduate students majoring in computer science. Financial need is a criterion. First consideration will be given to students who are residents of the Hudson Valley. Should there be no appropriate candidates from this geographic region, the scholarship will be available to students from outside the area. The scholarship shall be renewable provided students remain in good academic standing.

ROBERT CROSBY MEMORIAL SCHOLARSHIP
The Robert Crosby Memorial Scholarship is awarded annually to a Computer Science student at Marist College. The recipient must be a junior and maintain a 3.0 cumulative G.P.A. to be considered for this renewable scholarship.

CHRISTOPHER PETER CYBULSKI MEMORIAL SCHOLARSHIP
The Christopher Peter Cybulski Scholarship has been established in memory of Christopher P. Cybulski by his family. The scholarship aids students in their junior or senior year that are majoring in Computer Science. Preference will be given to students who have demonstrated a commitment to campus life at Marist.

Criminal Justice

ROLAND L. MASSIE MEMORIAL SCHOLARSHIP
Established by his family to honor the memory of a highly respected City of Poughkeepsie police officer, the Roland L. Massie Memorial Scholarship aids upper-class students majoring in criminal justice. Financial need is a criterion. Awards are renewable provided the student maintains a 2.5 or higher average. Preference will be given to children or grandchildren of active or retired police officers, or to those residing in the Hudson Valley.

Fashion Design

LIZ CLAIBORNE SCHOLARSHIP
Established by the Liz Claiborne Foundation, the Liz Claiborne Scholarship is awarded to an upper-class student majoring in Fashion Design who has demonstrated exceptional talent in the field. It is made upon the recommendation of the Director of the Fashion Program.

NEW YORK FEDERATION OF HOME BUREAUS SCHOLARSHIP
Supported through the statewide fund-raising efforts of the New York State Federation of Home Bureaus, this scholarship endowment was awarded to Marist College in 1991 in honor of the Dutchess County Home Bureaus. An annual award is made to a Fashion Major; the recipient must have financial need, reside within a county where New York State Federation of Home Bureaus, Inc. has organized chapters, and meet other criteria established by the donor. In the absence of an eligible student in the first choice field of study, the alternative field of study will be Communications.

CUTTY SARK SCHOLARSHIP
The Cutty Sark Scholarship is awarded annually to a deserving Fashion Design student upon recommendation of the Director of the Fashion Program.

Fine Arts

DR. EDWIN ULRICH MEMORIAL SCHOLARSHIP
Awards are for one year and are in memory of Dr. Edwin Ulrich. Awarded to students from the Hudson Valley that major in business or the fine arts at Marist.
**Mathematics**

**PATRICK A. TASCIOITI MEMORIAL SCHOLARSHIP**
Established in memory of Patrick A. Tasciotti, Class of 1995, by his family, this scholarship is awarded to students who show a love and commitment to the study of mathematics. Preference will be given to students who have demonstrated financial need. The scholarship is renewable provided the student remains in good academic standing. The award is made in consultation with the Chair of the Department of Mathematics.

**Modern Languages**

**TINA AND ALPHONSE GIOIELLI SCHOLARSHIP**
Established in honor of a long-time faculty member and her husband who joined her in teaching Italian language and culture at Marist, the Tina and Alphonse Gioielli Scholarship is awarded to a junior or senior that is a French or Spanish major. Financial need is a criterion. Priority is given to a student studying abroad for a full year, with first consideration given to a student studying the language and culture of Italy. Selection is based on the recommendations of the Chair of Modern Languages and the Director of Financial Aid.

**MADAME FRANCOISE B. GREGG SCHOLARSHIP**
Named in honor of a long-time member of the Modern Languages faculty, the Madame Francoise B. Gregg Scholarship is awarded annually to a French student who is spending a full academic year in France. Financial need is a criterion. The award is based on the recommendations of the Chair of Modern Languages and the Director of Financial Aid.

**DR. RAYMOND F. WEISS MEMORIAL SCHOLARSHIP**
The Dr. Raymond F. Weiss Memorial Scholarship was established to honor a former member of the Modern Languages faculty. The scholarship is awarded upon recommendation of the Modern Language Department’s Chairperson to a student of Puerto Rican origin, or to a Modern Language major. Dr. Weiss was a member of the Marist Class of 1949.

**Political Science**

**DEBRA SUE LEVANTROSSER WOMEN OF MARIST COLLEGE SCHOLARSHIP**
The Debra Sue Levantrosser Women of Marist College Scholarship was established by Frederick and Barbara Levantrosser in honor of their daughter, who received her Master’s of Public Administration from Marist in 1996. Recipients must exhibit an entrepreneurial spirit and creativity as well as high integrity, motivation to succeed, and extraordinary potential for personal growth. The scholarship is awarded to female juniors, seniors, and graduate students who major in management, business, political science, or public administration, with special consideration for those pursuing an international focus in their studies and career aspirations.

**Science/Pre-Med**

**DR. FRANK A. GAGAN MEMORIAL SCHOLARSHIP**
Dr. Frank A. Gagan was a former team physician for Marist athletes. The Dr. Frank A. Gagan Memorial Scholarship will be awarded annually to upper-class students who are majoring in biology, chemistry, medical technology, or sports medicine. The awards are based upon academic achievement and financial need.

**DR. GEORGE B. HOOPER SCHOLARSHIP**
Established in honor of Professor Emeritus of Biology, Dr. George B. Hooper, the scholarship is awarded to students on the basis of general academic merit and demonstrated ability in the field of science.

**DR. ALESKI A. LEONIDOFF SCHOLARSHIP**
The Dr. Aleski A. Leonidoff Scholarship is awarded annually by the Vice President of Admissions and Enrollment to students with demonstrated financial need who plan to specialize in scientific or premedical studies.

**Social Work**

**KAREN M. BOUCHARD MEMORIAL SCHOLARSHIP**
The Karen M. Bouchard Memorial Scholarship was established in memory of Karen M. Bouchard, a member of the Marist Class of 1992, who is remembered for her academic commitment and dedication to helping others. The scholarship is awarded annually to a student with demonstrated financial need and who is pursuing a degree in social work.

**GEOGRAPHIC REGION**

**Hudson Valley**

**DAVID ALEXANDER MEMORIAL SCHOLARSHIP**
The David Alexander Memorial Scholarship, established in 1993, is awarded to upper-class students who need financial assistance to complete their studies at Marist. The scholarship is renewable provided that students remain in good academic standing. Preference is given to students from the Mid-Hudson Valley.
ALFA LAVAL/WENCHEL NEUMANN SCHOLARSHIP IN HONOR OF DeLAVAL EMPLOYEES
The Alfa Laval/Wencel Neumann Scholarship in Honor of DeLaval Employees was established to honor former employees of this international corporation, which had a manufacturing facility in Poughkeepsie for many years. It is named for a longtime president of DeLaval and was generously established by Alfa Laval, Inc. The scholarship is available to children and grandchildren of former DeLaval employees or retirees. First consideration is given to transfer students from Dutchess County Community College. Financial need is a criterion.

FRANK AND GRACE BELLACICCO MEMORIAL SCHOLARSHIP
The Frank and Grace Bellacicco Memorial Scholarship was established by Frank Bellacicco, Class of 1987, in memory of his parents. Awards are made to students who are business majors and have exhibited an entrepreneurial spirit. The recipient must be a junior and maintain a 3.0 GPA to be considered for this renewable scholarship. Preference is given to students from Ulster and Dutchess counties.

GEORGE D. BERNSTEIN MEMORIAL SCHOLARSHIP IN PRINT JOURNALISM
Named for a journalist who worked and resided in Dutchess County, New York, the George D. Bernstein Memorial Scholarship is awarded on the basis of academic accomplishment, professional preparation, and financial need to students intending to pursue a career in print journalism. First consideration will be given to journalism graduates from Dutchess Community College.

DR. WILLIAM J. AND VALERIE CADDEN SCHOLARSHIP IN COMPUTER SCIENCE
Established in memory of a highly regarded member of the computer science faculty and named in honor of his wife, this scholarship is awarded to full-time undergraduate students majoring in computer science. Financial need is a criterion. First consideration will be given to students who are residents of the Hudson Valley. Should there be no appropriate candidates from this geographic region, the scholarship will be available to students from outside the area. The scholarship shall be renewable provided students remain in good academic standing.

KATHERINE CONNOR MEMORIAL SCHOLARSHIP
The Katherine Connor Memorial Scholarship is given to local students with financial need. It is awarded on the basis of academic achievement and community involvement.

DR. STEVEN & MRS. ESTELLE DOBO SCHOLARSHIP
Established in honor of Dr. Steven Dobo and his loving wife, Estelle, the Dr. Steven and Estelle E. Dobo Scholarship awards will be made to students who qualify for financial aid. Preference will be given to students who have graduated from a Hudson Valley area high school.

ANN AND ABE EFFRON SCHOLARSHIP FUND
The Ann and Abe Effron Scholarship Fund provides scholarship assistance to students who have graduated from public schools in Dutchess County and are attending Marist College. Financial need is a criterion.

ANTHONY J. GERMINARO, JR. MEMORIAL SCHOLARSHIP
The Anthony J. Germinaro, Jr. Scholarship has been established in memory of Anthony J. Germinaro, Jr., Class of 1980, by his family. Awards will be made to students with financial need that are majoring in finance or business administration. Preference will be give to students who are graduates of Mid-Hudson Valley area public schools.

LOUIS GREENSPAN MEMORIAL SCHOLARSHIP
Named for a successful businessman and longtime friend of Marist College, the Louis Greenspan Memorial Scholarship was established to support dedicated and hard-working students from Ulster and Dutchess counties. Financial need is a criterion. All academic majors are encouraged to apply. The scholarship is renewable provided that students remain in good academic standing.

JUNE JOHNS MEMORIAL SCHOLARSHIP
In memory of June Johns, the estate of Rhys H. Johns has established this scholarship fund to assist students who have financial need. Preference will be given to students who have graduated from a Mid-Hudson Valley high school with first consideration to candidates from Dutchess County.

ROY C. KETCHAM MEMORIAL SCHOLARSHIP
The Roy C. Ketcham Memorial Scholarship was established in memory of a long-time Trustee and former chairman of the board of the College. Preference is given to students residing in southern Dutchess County, New York, and is awarded on the basis of academic achievement and community involvement.

CHARLES J. LAWSON, JR. FAMILY SCHOLARSHIP
The Charles J. Lawson, Jr. Family Scholarship is awarded annually to Marist students who are children or dependents of full-time employees of EG&G Rotron, Inc., Woodstock, New York or to students who are graduates of Ulster Community College. Application forms for Rotron candidates are available through the Office of Human Resources at Rotron.

WILLIAM AND MARGARET MAIR MEMORIAL SCHOLARSHIP
The William and Margaret Mair Memorial Scholarship is awarded on the basis of academic achievement, community involvement, and leadership potential. Financial Aid is a criterion and preference is given to students in the Mid-Hudson region.

RAPHAEL MARK MEMORIAL SCHOLARSHIP
Established in memory of prominent radio news reporter and talk show host Raphael Mark, the Raphael Mark Memorial Scholarship is awarded to a sophomore, junior, or senior student majoring in Communications who is committed to pursuing a career in broadcast journalism and is a resident
of the Mid-Hudson region. First consideration will be given to residents of Dutchess County. Financial need and a brief statement from the applicant explaining his or her desire and qualifications for this scholarship are required.

**ROLAND L. MASSIE MEMORIAL SCHOLARSHIP**
Established by his family to honor the memory of a highly respected City of Poughkeepsie police officer, the Roland L. Massie Memorial Scholarship aids upper-class students majoring in criminal justice. Financial need is a criterion. Awards are renewable provided the student maintains a 2.5 or higher average. Preference will be given to children or grandchildren of active or retired police officers, or to those residing in the Hudson Valley.

**HERB AND SUE REDL SCHOLARSHIP**
The Herb and Sue Redl Scholarship is awarded to upper-class students who reside in the Mid-Hudson region and need financial assistance to complete their education at Marist. Recipients will be academically accomplished.

**FRANCIS U. & MARY F. RITZ SCHOLARSHIP**
Established by long-time friends of the College and community leaders, Francis U. and Mary F. Ritz, this scholarship will be awarded to young men and women from the Hudson Valley region who have leadership potential at the highest level of their intended professions, as demonstrated by their academic accomplishments and campus activities that serve others.

**HELEN SCHATZ AND GEORGE BENNETT, JR. SCHOLARSHIP**
The scholarship is awarded upon recommendation of the Vice President of Admissions and Enrollment to students from the Fairview area of Poughkeepsie, New York or from Dutchess County, New York.

**HAROLD D. SPENCER SCHOLARSHIP**
The Harold D. Spencer Scholarship is awarded annually to young men and women from Poughkeepsie, New York or Racine, Wisconsin who attend Marist College.

**DR. EDWIN ULRICH MEMORIAL SCHOLARSHIP**
Awards are for one year and are in memory of Dr. Edwin Ulrich. Awarded to students from the Hudson Valley that major in business or the fine arts at Marist.

**Long Island**

**RICHARD LOUIS BERGER MEMORIAL SCHOLARSHIP**
The Richard Louis Berger Memorial Scholarship is awarded annually to a student in the Sachem, New York, Central School District, or a BOCES student in the Second Supervisory District of Suffolk County, New York. The recipient is selected by the Assistant Superintendent of the Second Supervisory District in consultation with the Vice President of Admissions and Enrollment at Marist College.

**JOSEPH P. McCUTCHEON MEMORIAL SCHOLARSHIP**
Established by his family, the Joseph P. McCutcheon Memorial Scholarship is awarded to graduates of either St. Mary’s High School, Manhasset; Holy Trinity High School, Hicksville; or Sacred Heart Girls High School, Hempstead. Should there be no eligible candidates from these high schools, the scholarship will be available to students from Long Island. Preference will be given to Communication majors who have financial need.

**FRANCIS J. WELSH MEMORIAL SCHOLARSHIP**
The Francis J. Welsh Memorial Scholarship is awarded to an incoming freshman who is a graduate of St. Mary’s High School in Manhasset, NY or of a Marist Brothers high school. The scholarship is awarded on the basis of academic achievement and community service. It is renewable providing the recipient remains in good academic standing.

**New York State Federation of Home Bureaus County**

**NEW YORK FEDERATION OF HOME BUREAUS SCHOLARSHIP**
Supported through the statewide fund-raising efforts of the New York State Federation of Home Bureaus, this scholarship endowment was awarded to Marist College in 1991 in honor of the Dutchess County Home Bureaus. An annual award is made to a Fashion Major; the recipient must have financial need, reside within a county where New York State Federation of Home Bureaus, Inc. has organized chapters, and meet other criteria established by the donor. In the absence of an eligible student in the first choice field of study, the alternative field of study will be Communications.

**Southern Tier Region**

**McENROE FAMILY MEMORIAL SCHOLARSHIP**
The McEnroe Family Memorial Scholarship is awarded to a candidate who resides permanently in the ‘Southern Tier’ region of New York State. It is awarded on the basis of financial need and academic achievement.

**Westchester County**

**MARIO MANFREDI III MEMORIAL SCHOLARSHIP**
The Mario Manfredi III Memorial Scholarship recipient is selected by the Vice President of Admissions and Enrollment upon recommendation of the appropriate Westlake, New York, High School personnel. The scholarship is awarded to an incoming freshman from Westlake High School on the basis of proper motivation, hard work, and the promise for success in college.
Wisconsin

HAROLD D. SPENCER SCHOLARSHIP
The Harold D. Spencer Scholarship is awarded annually to young men and women from Poughkeepsie, New York or Racine, Wisconsin who attend Marist College.

SPECIFIC CRITERIA

ALFA LAVAL/WENCEL NEUMANN SCHOLARSHIP IN HONOR OF DeLAVAL EMPLOYEES
The Alfa Laval/Wencel Neumann Scholarship in Honor of DeLaval Employees was established to honor former employees of this international corporation, which had a manufacturing facility in Poughkeepsie for many years. It is named for a longtime president of DeLaval and was generously established by Alfa Laval, Inc. The scholarship is available to children and grandchildren of former DeLaval employees or retirees. First consideration is given to transfer students from Dutchess County Community College. Financial need is a criterion.

RICHARD LOUIS BERGER MEMORIAL SCHOLARSHIP
The Richard Louis Berger Memorial Scholarship is awarded annually to a student in the Sachem, New York, Central School District, or a BOCES student in the Second Supervisory District of Suffolk County, New York. The recipient is selected by the Assistant Superintendent of the Second Supervisory District in consultation with the Vice President of Admissions and Enrollment at Marist College.

KATHRYN CAMBONE BROWN & STEPHEN BROWN SCHOLARSHIP
Established by Kathryn Cambone Brown ’74 and Stephen Brown ’71. This scholarship is to be awarded to a student who has an excellent academic record, has demonstrated a strong commitment to achieving his/her educational goals, and has significant financial need.

DEAN CANNAVINO MEMORIAL SCHOLARSHIP
Established in memory of Dean Cannavino, an accomplished actor and son of long-time Trustee and former Chairman of the Board James Cannavino, the Dean Cannavino Memorial Scholarship is awarded to a student involved in theatre arts at Marist. Recipients must be academically accomplished and have demonstrated financial need. The scholarship is renewable provided the student remains in good academic standing.

GERARD A. COX SCHOLARSHIP
The Gerard A. Cox Scholarship is awarded to a Marist College student who has compiled an impressive record of contributions to theatre arts at this institution during the recipient’s first two years as an undergraduate. These contributions may be products of writing, performing, designing, or managing production units or from some combination of achievements within these areas. Applicants, as well as recipients, are expected to be in good academic standing.

BROTHER THOMAS E. DELANEY, FMS SCHOLARSHIP
Established in honor of Brother Thomas Delaney, FMS for his dedication to teaching at Marist College, this scholarship is awarded to academically outstanding students. Students who work at least part-time to fund their college education will be given preference. Academic achievement, financial need, and community service are the criteria.

JENNIFER DRESSEL MEMORIAL SCHOLARSHIP
The Jennifer Dressel Memorial Scholarship was established in memory of Jennifer Dressel, a member of the class of 1991, who served as president of the Marist College Council of Theatre Arts. The scholarship is awarded annually to a student involved in the production aspect of theatre on the Marist campus.

MARGUERITE FEINSTEIN MEMORIAL SCHOLARSHIP
Established in memory of Marguerite Feinstein, a labor union leader in the State of New York, who earned both undergraduate and graduate degrees from Marist College. This scholarship provides assistance to working mothers enrolled in the School of Graduate and Continuing Education. Financial need is a criterion.

ELLEN IRENE FORSANDER MEMORIAL SCHOLARSHIP
The Ellen Irene Forsander Memorial Scholarship provides support to a student who is suffering from a chronic asthmatic condition. Financial need is a criterion. The award is made in consultation with the Director of Special Services.

FINBAR DEVINE/THOMAS GARGAN MEMORIAL SCHOLARSHIP
Named in memory of Sgt. Finbar Devine and Det. Tom Gargan, partners on the New York City Police force, several scholarships are awarded annually to Marist junior or senior students whose parents or grandparents have served as members of the New York City Police Department. The awards are based upon academic achievement and financial need.

CHARLES J. LAWSON, JR. FAMILY SCHOLARSHIP
The Charles J. Lawson, Jr. Family Scholarship is awarded annually to Marist students who are children or dependents of full-time employees of EG&G Rotron, Inc., Woodstock, New York or to students who are graduates of Ulster Community College. Application forms for Rotron candidates are available through the Office of Human Resources at Rotron.
LESLIE ELLEN McPARTLAND SENIOR BOOK FUND
Established in memory of Leslie Ellen McPartland, a business major in the Marist Class of 1988, this noncompetitive fund provides a stipend to a member of the senior class who meets specific criteria identified by Leslie’s Family; the stipend is to be used to purchase textbooks. The award is made by the Vice President for College Advancement.

HAROLD AND ANNE MILLER SCHOLARSHIPS FOR ADULT STUDENTS
The Harold and Anne Miller Scholarships are awarded to students enrolled in Marist’s School of School of Graduate and Continuing Education who have completed at least two semesters of work toward their baccalaureate degree. The scholarships are awarded upon recommendation of the Dean of the School of Graduate and Continuing Education and are based on the students’ financial need and academic achievement.

BROTHER RICHARD RANCOURT, FMS SCHOLARSHIP
Established to honor Brother Richard Rancourt, FMS, Lecturer in Philosophy and Mathematics at Marist College. Awards will be given to students who have financial need and are working at least part-time to fund their college education. Preference will be given to students who show academic achievement and are involved in community service.

BROTHER CORNELIUS J. RUSSELL, FMS SCHOLARSHIP
Established in honor of a long-term member of the Management Studies faculty and former Controller of Marist College, the Brother Cornelius J. Russell, FMS Scholarship is awarded to graduates of Marist Brothers high schools or to students from apostolates where Marist Brothers are actively working. Preference is given to accounting or business majors.

BROTHER PAUL STOKES, FMS MEMORIAL SCHOLARSHIP
The Brother Paul Stokes, FMS Memorial Scholarship, established in memory of a former Dean of Students at Marist College, is awarded to an incoming freshman from a Marist Brothers high school or from where Marist Brothers have historically been associated. Academic achievement, financial need, and community service are the criteria. This scholarship is renewable provided the recipient is in good academic standing.

BROTHER TARCISIUS VALLIERES, FMS SCHOLARSHIP
The Brother Tarcisius Vallieres, FMS Scholarship was established in memory of a Marist Brother long associated with the College. The scholarship is awarded annually by the Vice President of Admissions and Enrollment in consultation with the Marist Brothers College community to graduates of high schools where Marist Brothers teach, or to young people from apostolates where Marist Brothers actively work.

DR. RAYMOND F. WEISS MEMORIAL SCHOLARSHIP
The Dr. Raymond F. Weiss Memorial Scholarship was established to honor a former member of the Modern Languages faculty. The scholarship is awarded upon recommendation of the Modern Language Department’s Chairperson to a student of Puerto Rican origin, or to a Modern Language major. Dr. Weiss was a member of the Marist Class of 1949.

FRANCIS J. WELSH MEMORIAL SCHOLARSHIP
The Francis J. Welsh Memorial Scholarship is awarded to an incoming freshman who is a graduate of St. Mary’s High School in Manhasset, NY or of a Marist Brothers high school. The scholarship is awarded on the basis of academic achievement and community service. It is renewable providing the recipient remains in good academic standing.