FINANCING YOUR EDUCATION

STATEMENT OF FEES
(These are 2011-2012 fees. Subject to change in 2012-13.)

TUITION

**Full-Time Semester** ........................................ $14,150.00
(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** ........................................ $634.00
(Per-credit cost for students taking less than 12 credits or for each credit taken over 16 credits.)

Professional Studies Rate ........................................ $575.00

CAMPUS RESIDENCE RATES (PER SEMESTER)

<table>
<thead>
<tr>
<th>Residence</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fulton Street Townhouses</td>
<td>$5,025.00</td>
</tr>
<tr>
<td>Residence Inn</td>
<td>$5,025.00</td>
</tr>
<tr>
<td>Talmadge Court</td>
<td>$4,475.00</td>
</tr>
<tr>
<td>Gartland Commons</td>
<td>$4,475.00</td>
</tr>
<tr>
<td>Upper &amp; Lower New Townhouses</td>
<td>$4,475.00</td>
</tr>
<tr>
<td>Mid Rise</td>
<td>$4,085.00</td>
</tr>
<tr>
<td>Sheahan</td>
<td>$3,900.00</td>
</tr>
<tr>
<td>Leo</td>
<td>$3,900.00</td>
</tr>
<tr>
<td>Marian</td>
<td>$3,900.00</td>
</tr>
</tbody>
</table>

DINING SERVICES PLANS (per semester)

Dining services plan levels vary according to the number of meals offered per week. For full details, please see our webpage at [www.maristdining.com](http://www.maristdining.com).

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time Semester</td>
<td>$14,150.00</td>
</tr>
<tr>
<td>Enrollment Deposit</td>
<td>$500.00</td>
</tr>
<tr>
<td>Room Reservation Deposit</td>
<td>$200.00</td>
</tr>
</tbody>
</table>

Activities Fee, Full-time student ........................................ $115.00
Payable each semester. Refundable according to Tuition Policy.

Activities Fee, Part-time student ........................................ $40.00
Payable each semester. Refundable according to Tuition Policy.

Marist Health Services Fee ........................................ $135.00

Health Insurance Fee (Optional) ........................................ $500.00
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 ........................ $50.00 per credit hour
No charge where credits are waived. When credit and/or grade is given in lieu of formal course work, fee is $50.00 per credit hour.

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

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

Transcript Fee ........................................ $5.00
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.

Portfolio Review ........................................ $150.00 per credit hour

Life Work (posting) ........................................ $50.00 per credit hour

Laboratory Deposits ........................................ dependent upon lab certain science departments require internal key and breakage deposits which are refundable at the end of the semester providing all materials are returned intact.

NOTE: Extra room and board charges will be assessed during Christmas, mid-semester break, spring recess, and summer vacation period.
Financial Resources: Student Balances and Refund Policies

**Reimbursement of Fees**

If a student withdraws from Marist College during the first 60% of the semester, they may be responsible for a portion of the 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 Financial Services.

**Excess Financial Aid**

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

**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 $35 million of its own funds to assist students with financing their education. Overall, almost 87% 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 the cost of an education, 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 are in need of financial assistance at Marist College, they should file the Free Application for Federal Student Aid (FAFSA). Please note that the Free Application for Federal Student Aid (FAFSA) cannot be filed before January 1.

### Monthly Payment Plan

www.marist.edu/financialaid/TuitionPay, or by calling (800) 635-0120.

**Financial Assistance**

Students who are recipients of any type of financial scholarship or assistance must present documentation to the Office of Student Financial Services at the time of registration or as soon as received.

Deductions from semester billings for specified scholarship and 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 Financial Services before fee deadlines will be subject to a service charge.

### 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 Financial Services 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 Financial Services.

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 Charge</th>
<th>Fees Charge</th>
<th>Room Charge</th>
<th>Board Charge</th>
</tr>
</thead>
<tbody>
<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>

*Orientation fee is nonrefundable.

**Room reservation fee of $200 will be forfeited.
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 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. Note: Information subject to change. Refer to our web site for updated information regarding institutional, state and federal student aid programs.

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 $1600)
   - transportation (estimated at $1140)
   - personal expenses (estimated at $810)

   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 $5,200 for the year, $1,600 for books, $1,200 for transportation, and $900 for personal expenses.

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 siblings attending college on at least a half-time basis, age of older parent, and whether both parents are working.

3. Meeting Need: In “packing” a student with a variety of funding, the college will estimate grants from the following entitlement programs not directly administered by the college: Federal Pell Grants, SMART Grant, ACG Grant and the NYS Tuition Assistance Program (TAP), and other state programs. The ability of the college to meet remaining need is based on the number of students demonstrating a need and the funding levels for these 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 legislated. 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 Student Financial Services 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 several 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 15 while returning students should file by April 1. This process may be completed on the Web. Please refer to www.marist.edu/financialaid. In addition to the FAFSA, freshmen (unless they are awarded only a merit and/or an unsubsidized Stafford loan), new transfers, 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, and a signed copy of their parent(s) most recent federal income tax return, W-2 statements, and schedules. 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 at www.irs.gov or by calling 1-800-829-1040. Independent students selected for verification will 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. Federal and need-based aid will not be credited to the student’s account until the verification process has been completed. Requested information must be received no later than two weeks prior to the end of the enrollment for the academic year.

FINANCIAL AID PHILOSOPHY AND POLICIES
1. Marist College, utilizing all available resources, 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. A FAFSA must be submitted annually as financial aid is not automatically renewable. 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 requested.

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 Office of Student Financial Services at the beginning of an academic term, the student’s financial-aid award will become void.

6. Any change in the amount indicated from non-college sources or in a student’s enrollment, financial, or resident status must be reported immediately to the Office of Student Financial Services.

7. Availability of funds (state and federal funding) is tentative at the time of college will estimate grants from the following entitlement programs not awards are made and Marist College cannot guarantee substitute awards if any anticipated outside sources of assistance do not materialize.

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 January 1 of the academic 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 postsecondary 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 requirements are provided on the Marist website: www.marist.edu/registrar. It is the student’s responsibility to be familiar with and to meet the eligibility requirements each term. In summary, to be eligible for TAP, a student must be a matriculated full-time (at least 12 credits applicable to the program) student, a New York State resident, a U.S. citizen or permanent resident alien, and have completed high school or the equivalent. Physical proof of high school completion is required to be on file at Marist College. First-time state aid recipients entering as freshman students, or continuing students in the 2006-07 academic year and thereafter with a non-U.S. high school transcript, are required to pass an Ability to Benefit exam. Students must meet the Ability to Benefit requirement before the first day of classes for the term for which they are seeking aid. 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 (HESC). 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 HESC. Students will be given the option of linking to the HESC website to complete the TAP application online. HESC 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 five-year program on the FAFSA and TAP applications.

4. Upon receiving the official notification of the student’s award from HESC, the TAP Certifying Officer will verify the student’s full-time, matriculated status and the tuition charges for the term in question.

5. If the student meets all of the eligibility criteria, the amount of the award will be credited to the student’s account after the Certification Status Date and upon receipt of a Remittance Advice from HESC. The Certification Status Date is the date upon which the student incurs full-tuition liability for full-time study.

6. When students are enrolled in a program of study approved to operate on a simulated semester calendar, students must register for and incur tuition liability for full-time study at the outset of the term. If the student meets all of the eligibility requirements, the award will be credited to the student’s account when the student begins study for the last module of the simulated semester and upon receipt of a Remittance Advice from HESC.

7. 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. (Some restrictions may apply.)

<table>
<thead>
<tr>
<th>STANDARD OF SATISFACTORY ACADEMIC PROGRESS FOR DETERMINING ELIGIBILITY FOR STATE STUDENT AID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before being certified for this payment</td>
</tr>
<tr>
<td>6</td>
</tr>
<tr>
<td>1st</td>
</tr>
<tr>
<td>0</td>
</tr>
<tr>
<td>A student must have accrued at least this many credits</td>
</tr>
<tr>
<td>With at least this grade-point average</td>
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<tr>
<td>0</td>
</tr>
</tbody>
</table>

** Only students in approved 5-year programs (e.g.: Higher Education Opportunity Program).

PART TIME TAP

Part-time students at approved schools in New York State who were first-time, full-time freshmen in 2006-07 may be eligible for Part-Time TAP to help them pay for college beginning in 2007-08. Part-Time TAP is a grant and does not have to be paid back. Part-Time TAP is not the same as Aid for Part-Time Study.

To be eligible for Part-Time TAP, a student must be a first-time freshman in the 2006-07 academic year or thereafter, have earned 12 credits or more in each of the two consecutive semesters (one-time requirement), for a minimum total of 24 credits earned, and maintain a minimum of a “C” average. In addition, the student must be a United States citizen or eligible noncitizen, be a legal resident of New York State, have graduated from high school in the United States, or earned a GED, or passed a federally approved “Ability to Benefit” test as defined by the Commissioner of the State Education Department. The student must also be matriculated in an approved program of study and be in good academic standing, be charged at least $200 tuition per year, take at least 6 but fewer than 12 credits (applicable to the program) per semester, not be in default on a student loan guaranteed by HESC and not be in any repayment of state awards. The student must also meet income eligibility limitations.

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 academic year and submit it to the Office of Student Financial Services. Applications and additional information are available at our website: http://www.marist.edu-financialaid/apts.html.

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, the Vietnam Conflict or the Persian Gulf 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, the Vietnam Conflict, or the Persian Gulf 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 Regents Child of a Veteran 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 20.

VIETNAM VETERANS TUITION AWARDS (VVTA) & PERSIAN GULF VETERANS TUITION AWARDS (PGVTA)
These programs are available to New York State residents enrolled in full-time or part-time (three to eleven credits per semester) undergraduate and graduate programs at Marist. Eligibility for VVTA includes U.S. Armed Forces service in Indochina between January 1, 1963 and May 7, 1975 and discharge under other than dishonorable conditions. PGVTA requirements are receipt of the Southwest Asia Medal, issued from August 2, 1990 to November 30, 1995 and confirmation of service in the Persian Gulf. Both veterans’ tuition awards range from $500 to $1,000 per semester with an aggregate limit of $10,000. Veterans who have not established eligibility must complete the VVTA or PGVTA Tuition Award Supplement. Veterans who have established eligibility do not have to submit another supplement, except to receive payment for graduate study they must submit a FAFSA and TAP Application indicating graduate study. Eligibility for these awards must have been established by September 1, 1998. Additional information may be obtained by calling (518) 474-8615.

NEW YORK STATE AID TO NATIVE AMERICANS
Student or parent must be an enrolled member of a Native American tribe located on a reservation in New York State and be enrolled in an approved postsecondary institution in New York State.

1. Award ranges up to $2,000 per year for full-time study.

2. A student must request a special application form from the Native American Unit, New York State Education Department, Albany, New York 12234.

3. The completed application is returned with (a) an official high school transcript or photostat of General Equivalency Diploma; (b) a personal letter setting forth an educational plan.

4. If under 18 years of age, signatures of parents are required.

5. Official tribe certification form is required.

NEW YORK STATE WORLD TRADE CENTER MEMORIAL SCHOLARSHIPS
The World Trade Center Memorial Scholarship is available to families and financial dependents of innocent victims who died or were severely and permanently disabled as a result of September 11, 2001.

Who is Eligible?
1. Children, spouses, and financial dependents of deceased or severely and permanently disabled victims of the September 11, 2001 terrorist attacks on the United States or the subsequent rescue and recovery operations. This includes victims at the World Trade Center site, the Pentagon, or on flights 11, 77, 93, or 175.

2. Survivors of the terrorist attacks who are severely and permanently disabled as a result of injuries sustained in the attacks or rescue and recovery operations.

How to Apply:
Please refer to http://www.hesc.com/WTC/Scholarship/Index.html for an application and instructions. Print a copy of the New York State World Trade Center Memorial Scholarship Application and submit it with the necessary documentation to: HESC Scholarship Unit, 99 Washington Avenue, Albany, NY 12255.

Scholarship Award
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. At a public college or university (SUNY or CUNY) the scholarship includes the actual tuition and mandatory educational fees as well as room and board and a book allowance. At a private institution, the scholarship provides an allowance equal to SUNY four-year college tuition and mandatory educational fees (or student’s actual tuition and fees, whichever is less) and allowances for room and board, books, supplies, and transportation. Payment of the scholarship is made to the school.

Receipt of other grants and scholarships may reduce the World Trade Center Memorial Scholarship award; the total of all aid received cannot be greater than the student’s cost of attendance.

Recipients of World Trade Center Memorial Scholarships must meet the basic eligibility requirements as described in the section on New York State Tuition Assistance Program (TAP), page 244. Specific eligibility requirements are provided on the Marist website: www.marist.edu/registrar.

VOCATIONAL REHABILITATION
State agencies of vocational rehabilitation assist those having physical, emotional, or mental disability, except blindness. This assistance is designed to develop and/or improve and/or restore the handicapped person’s ability to work.

Among the training services provided to handicapped persons is training at colleges. Financial assistance may be provided for the person in pursuit of a college education.

FEDERAL AID & LOAN PROGRAMS

FEDERAL PELL GRANT
The Federal Pell Grant Program is a federal student-aid program designed to provide needy students access to a college education. The Federal Pell Grant is intended to be the starting point for putting together the necessary resources to meet college expenses. An undergraduate student enrolled in one class per semester may be eligible for a Federal Pell Grant.

1. To apply for a Federal Pell Grant, a student must complete the Free Application for Federal Student Aid (FAFSA). Usually within four weeks, a Student Aid Report (SAR) notification will be sent to the applicant. Provided the student listed Marist as one of the colleges to receive information, the College will notify the student of the amount of Pell Grant to be received.

2. Currently, the amount of the award ranges from $555 to $5,550; this range may change as a result of federal legislation. The amount that a student will receive is based on the following factors: (a) the student’s financial need as computed from the information provided on the student’s application; (b) the college costs; (c) the student’s part-time or full-time enrollment status; (d) the payment schedule as issued by the U.S. Department of Education.

3. 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.

4. Award notification will be mailed to new students by May 1, and email notification will be sent to returning students by June 15.

5. Payment of the award will be made directly to 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.
6. If the Federal Pell Grant results in a credit balance for the student, the
College will refund the credit balance to the student within 14 days unless
the student requests the College to leave the balance in the account as a
credit toward a future term’s charges.
7. A student who is in default on a Federal Perkins Loan or Stafford Student
Loan or owes a refund on a Federal Pell Grant is not eligible for federal and/or
state aid.

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,
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. Award notification 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 is not eligible for federal and/or
state aid.

ACADEMIC COMPETITIVENESS GRANT
An Academic Competitiveness Grant will provide up to $750 for the first year of
undergraduate study and up to $1,300 for the second year of undergraduate study
to full-time students who are U.S. citizens, eligible for a Federal Pell Grant, and
who have successfully completed a rigorous high school program, as determined
by the state or local education agency and recognized by the Secretary of
Education. Second year students must also have maintained a cumulative grade-
point average (GPA) of at least 3.0.

NATIONAL SCIENCE AND MATHEMATICS ACCESS TO RETAIN
TALENT GRANT OR NATIONAL SMART GRANT
A National SMART Grant will provide up to $4,000 for each of the third and
fourth years of undergraduate study to full-time students who are U.S. citizens,
eligible for a Federal Pell Grant, and who have successfully completed a rigorous high school program, as determined
by the state or local education agency and recognized by the Secretary of
Education. The student must also maintain a cumulative grade-
point average (GPA) of at least 3.0 in coursework required for the major. The
National SMART Grant award is in addition to the student’s Pell Grant award.

FEDERAL PERKINS (NDSL) LOAN
The Perkins Loan is a federal loan program administered by Marist College to
assist high need students in meeting their educational expenses.
1. A student may borrow a maximum of $4,000 for each year 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 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 postsecondary 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.
(ii) Full-time teacher with 50% or more of handicapped students
in public or other nonprofit elementary or secondary schools.
(iii) Full-time staff member in Head Start preschool program.
(iv) Member of the Armed Forces of the United States in a hostile
area.
(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. Rates are same as (ii).
(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,
and supplements the work of physicians and other specialists in
the health-care system. Rates are same as (ii).
(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.
Rates are same as (ii).
(viii) Qualified professional provider of early-intervention services
working full time for 12 consecutive months in a public or
private nonprofit program authorized in Section 676(b)(9) of the
Individuals with Disabilities Education Act. Rates are same as
(ii).
(ix) For service as a volunteer under the Peace Corps Act or under the
Domestic Volunteer Service Act of 1973. Rates are same as (ii).
(x) The full balance of the loan obligation will be cancelled in the
event of death and may be cancelled for permanent and total
disability. Rates are same as (ii).
(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 or penalty.
(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) Must respond promptly to all communication from SFS.
   (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 (six credit hours per term) and interest begins to accrue after nine 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 postsecondary school.
   (e) The borrower is to notify the Office of Student Financial Services 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:

**MARIST COLLEGE
POUGHKEEPSIE, NY
FEDERAL PERKINS (NDSL) LOANS**

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>Date</th>
<th>Due Amount</th>
<th>Payment</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>
<td></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>
<td></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>
<td></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>
<td></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>
<td></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>
<td></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>
<td></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>
<td></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>
<td></td>
</tr>
<tr>
<td>06/01/02</td>
<td>120.00</td>
<td>13.76</td>
<td>106.24</td>
<td>994.73</td>
<td></td>
</tr>
<tr>
<td>09/01/02</td>
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<td>12.43</td>
<td>107.57</td>
<td>887.16</td>
<td></td>
</tr>
<tr>
<td>12/01/02</td>
<td>120.00</td>
<td>11.09</td>
<td>108.91</td>
<td>778.25</td>
<td></td>
</tr>
<tr>
<td>03/01/03</td>
<td>120.00</td>
<td>9.73</td>
<td>110.27</td>
<td>667.98</td>
<td></td>
</tr>
<tr>
<td>06/01/03</td>
<td>120.00</td>
<td>8.35</td>
<td>111.65</td>
<td>556.33</td>
<td></td>
</tr>
<tr>
<td>09/01/03</td>
<td>120.00</td>
<td>6.95</td>
<td>113.05</td>
<td>443.28</td>
<td></td>
</tr>
<tr>
<td>12/01/03</td>
<td>120.00</td>
<td>5.54</td>
<td>114.46</td>
<td>328.82</td>
<td></td>
</tr>
<tr>
<td>03/01/04</td>
<td>120.00</td>
<td>4.11</td>
<td>115.89</td>
<td>212.93</td>
<td></td>
</tr>
<tr>
<td>06/01/04</td>
<td>120.00</td>
<td>2.66</td>
<td>117.34</td>
<td>95.59</td>
<td></td>
</tr>
<tr>
<td>09/01/04</td>
<td>96.78</td>
<td>1.19</td>
<td>95.59</td>
<td>0.00</td>
<td></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 June 15.

7. The award is automatically accepted on behalf of the student. Students must notify the Office of Student Financial Services in writing to reduce or decline the award. 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 Office of Student Financial Services 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 (FWS)**

Marist College administers this federally sponsored employment program during the academic year. The FWS program 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. FWS 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 Student Financial Services 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 working on campus, students must have on file with the Payroll Office the following forms: W-4 Federal Tax Withholding Form, IT-21-4 State Tax Withholding Form, 1-9 Employment Eligibility Verification Form and Direct Deposit Agreement. In addition, the student must present to the Payroll Office a valid picture I.D., passport or social security card.
6. Once the student is hired, the supervisor will submit the epic (Electronic Personnel Action Form) which creates the student's work assignment.
7. An authorized web time sheet will be available to the student on my.marist.edu. Student workers are paid on the Bi-Weekly Payroll. In order to be paid on time, it is critical that students submit their time sheets to their supervisors on time. Students are responsible for submitting their time sheets electronically on my.marist.edu to their supervisors.
8. A work-study award is an allocation only and not necessarily a guarantee of employment.
9. An award letter will be mailed to new students by May 1 and email notification will be sent to returning students by June 15.
10. 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 FWS 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. 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 copy of their social security card, photo ID, 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 to be paid on time, it is critical that students submit their time sheets to their supervisors on time. Students are responsible for submitting their time sheets electronically on my.marist.edu to their supervisors.
4. An award letter will be mailed to new students by May 1 and email notification will be sent to returning students by June 15.
5. 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 FWS Award.

248 Financing Your Education
THE WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

FEDERAL DIRECT LOAN PROGRAM

Subsidized:
The Federal Direct Loan program which assists students who are enrolled at least half-time (six credit hours per term) in borrowing directly from the U.S. Department of Education. The loans are insured by the federal government or guaranteed by a guarantee agency. The benefits of the FSSL are: the borrower is not liable to make repayment on the loan while enrolled in college on at least a half-time basis; the loan is interest-free during the same period of time.

1. A FAFSA must be filed so that the college can determine the student's eligibility. The school will certify the student's enrollment, the college costs, the financial aid available to the student, and the allowable loan amount. Students must also complete a Federal Direct Loan Master Promissory Note. Upon approval of the loan, proceeds are normally electronically transferred to the institution.
2. Freshmen can borrow up to $3,500, sophomores up to $4,500, 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, college costs, 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. A student may be required to pay a loan default and/or origination fee of up to one percent.
7. A statement of rights and responsibilities must be reviewed and signed by the student prior to the certification of the loan.
8. After proceeds are credited to the student's account, any credit balance will be refunded within 30 days. If the student chooses to leave the credit balance on the account, the student must notify the College in writing.
9. For loans issued to undergraduate students on or after July 1, 2010, the interest rate is fixed; subsidized Federal Direct Loan = 4.5%.
10. If a student drops to less than half-time, a refund will be made to the DOE to be applied toward their outstanding loan balance. The student will receive notification of this transaction.
11. If verification is required, 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, and the completed verification worksheet.

Unsubsidized:
The unsubsidized Federal Direct Loan is for those students who do not qualify for the subsidized Federal Direct Student Loan program. Effective July 1, 2008, all students are eligible for an additional $2,000 above the base Direct Loan eligibility. The terms and conditions of the unsubsidized loan are identical to those for the subsidized loan with the following exceptions:

For loans issued on or after July 1, 2006, the interest rate on unsubsidized loans is fixed at 6.8%.

Whereas the subsidized loan is interest-free during the student's period of enrollment (minimum half-time), the unsubsidized loan 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 DOE to capitalize the interest due, resulting in a larger loan repayment.

ADDITIONAL UNSUBSIDIZED FEDERAL DIRECT LOAN

This is a student loan program to assist independent undergraduate, graduate, and professional students or students whose parents do not qualify for a Parent Plus Loan. 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 $8,000 for dependent undergraduates and $34,500 for independent undergraduate students and $73,000 (including undergraduate) for graduate and professional students. These loans limits do not include amounts borrowed under the Subsidized Stafford or PLUS programs. For loans issued on or after July 1, 2006, the interest rate is fixed at 6.8%.

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. This is a credit-based loan. Repayment begins on the date of the second disbursement of the loan proceeds. For loans issued on or after July 1, 2006, the interest rate is fixed at 8.5%.

REQUIREMENTS TO MAINTAIN FEDERAL ELIGIBILITY

HEA Section 484(c), 34 CFR 668.16(e), 34 CFR 668.32(f), and 34 CFR 668.34 requires colleges to define and enforce standards of Satisfactory Academic Progress. Students receiving federal financial aid must conform to these requirements in order to be eligible for this financial assistance. These Satisfactory Academic Progress requirements must provide a maximum time frame for completion of the degree, a graduated credit accumulation over this time, as well as a quality mechanism. Essentially, these minimum standards require students to demonstrate that they are actively pursuing their degree.

Qualitative Standard

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

- Students will be placed on financial aid warning whenever the semester GPA is below 2.00, but the cumulative GPA is at or above 2.00.
- During the first four semesters:
  - Students will be placed on financial aid probation the first semester that the cumulative GPA is below 2.00. At the end of the following semester, students who do not raise their cumulative GPA to 2.00, but receive an academic status of High Risk probation, will be on High Risk probation for financial aid eligibility unless the student has completed four semesters.
  - Students must have a cumulative GPA of 2.00 by the end of their fourth semester.
- After the second academic year:
  - Students must maintain a cumulative GPA of 2.00 to be eligible for financial aid. These students are not eligible for a probation period.
  - Students with a semester GPA below 2.0 who are otherwise meeting the qualitative and quantitative measurements will be on financial aid eligibility unless the student has completed four semesters.
- Students who have lost their financial aid eligibility have the option of requesting a one-time appeal from the Office of Student Financial Services. Please refer to the Appeal Process.

* Credits transferred from another institution will be counted when determining the number of semesters a student has attended.

When calculating grade-point average and credits attempted vs. credits earned, the following conditions apply:

- Transfer credits will be included in attempted hours and hours earned. Grades received for transfer credits will not be computed in the cumulative grade-point average.
- Progress will be reviewed once a temporary grade of I (Incomplete) has been replaced with an official grade.
- Repeated classes will count as credits attempted – the higher grade will be used to calculate the GPA.
- A grade of P (Pass) counts as credits attempted and earned, but is not calculated in the GPA.
- A grade of U (Unsatisfactory) or NC (No credit) counts as credits attempted, but not earned, and does not affect the cumulative GPA.
- A grade of W (Withdrawal) counts as credits attempted, but is not calculated in the GPA.
- A grade of WF (Withdrawal with a grade of F) counts as credits attempted and will count as an F when calculating GPA.
- If students change their major, all credits attempted, including those taken towards the prior major, will be counted when calculating the cumulative GPA. These credits will also be counted in the credits attempted versus credits earned calculation.
Quantitative Measure
Although the College considers the student in good academic standing based on a cumulative GPA of 2.00 or better, failure to earn the necessary number of credits toward degree completion can jeopardize the student’s aid eligibility.

<table>
<thead>
<tr>
<th>Cumulative Hours Attempted</th>
<th>Percentage of Yearly Hours Attempted that Must be Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than or equal to 30 Cumulative Attempted Hours</td>
<td>30%</td>
</tr>
<tr>
<td>31 – 60 Cumulative Attempted Hours</td>
<td>50%</td>
</tr>
<tr>
<td>Greater than 60 Cumulative Attempted Hours</td>
<td>67%</td>
</tr>
</tbody>
</table>

Definition of Attempted Hours:
- The hours for which the student is registered at the end of the add/drop period.
- All transfer hours
- All hours are included, even if the student did not receive financial assistance during these time periods.

Students who exceed 150 percent of the normal time required to complete their academic programs are not eligible for additional Title IV assistance for the period that is in excess of 150 percent of their academic period normally required to complete the program of study.

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

Military Service Activation
Students called to active duty that results in withdrawal from all classes will be granted probation upon submission of documents verifying activation. Students must meet the Financial Aid Standards of Progress at the time of military activation to be granted automatic probation.

The Appeal Process for Students Who Have Failed to Meet Satisfactory Academic Progress
Students will be notified by the Office of Student Financial Services that they have lost their financial aid eligibility.

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

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

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

Please note, only one appeal will be granted, whether based on qualitative and/or quantitative standards. Students who are not granted an appeal, or those who have already used the appeal, but do not have a cumulative GPA of 2.00 or meet quantitative standards, will regain eligibility once the cumulative GPA and quantitative standards are met.

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

Post 9/11 GI Bill—Chapter 33
Provides education benefits for service members who have served on active duty for 90 days or more since September 10, 2001. A service member has 36 months of eligibility and can transfer benefits to a child or spouse. For more information please visit [http://www.gibill.va.gov/](http://www.gibill.va.gov/)

Montgomery GI Bill—Active Duty (MGB)—Chapter 30
The MGB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty. Veterans may be eligible for assistance under this program if they first entered active duty after June 30, 1985. Veterans who entered active duty before January 1, 1977 may also be eligible for Chapter 30 benefits after December 31, 1989.

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 six-year obligation to serve in the Selected Reserve signed after June 30, 1985. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, and Air National Guard. For some types of training, it is necessary to have a six-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 14 years from the date of eligibility for the program, or on the day you leave the Selected Reserve.

Reserve Educational Assistance Program (REAP)—Chapter 1607
REAP was established as a part of the Ronald W. Reagan National Defense Authorization Act for Fiscal Year 2005. It is a Department of Defense education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. This new program makes certain reservists who were activated for at least 90 days after September 11, 2001 either eligible for education benefits or eligible for increased benefits.

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 completed his/her first period of service and have been discharged 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
DEA provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service-related condition. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

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.

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

PRESIDENTIAL AND MARIST COLLEGE SCHOLARSHIPS

The Marist College Award Committee presents a limited number of four-year renewable scholarships to applicants admitted directly from their senior year in high school who have demonstrated academic excellence. Only one scholarship is offered per student.

The scholarships are renewable each semester provided the recipient maintains the necessary cumulative GPA. 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 renewable 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 notification will be sent to incoming students by May 1 and email notification will be sent to returning students by June 15.
5. Payment of the award is made in two equal payments, in the fall and 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 and the fact that the student has maintained the necessary GPA requirement.

HUDSON VALLEY SCHOLARSHIPS

The Marist College Award Committee presents a limited number of four-year renewable scholarships to applicants admitted directly from their senior year in high school who have demonstrated academic excellence and who live locally. The recipient will be awarded this scholarship in lieu of the Presidential or the Marist College Scholarship.

The scholarships are renewable each semester provided the recipient maintains the necessary cumulative GPA. New students at Marist are given their initial term as a grace period to achieve the necessary 2.850 cumulative GPA.

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.
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 each semester provided the recipient maintains the necessary cumulative GPA. New students at Marist are given their initial term as a grace period to achieve the necessary cumulative 2.850 GPA.

MARIST COLLEGE GRANT

Students who possess a good academic record and demonstrate financial need may qualify for a Marist Grant. If eligible, the award is given for up to four years of full-time undergraduate studies at Marist College.

1. The nonrenewable 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 nonrenewable 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.
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.

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.

DOLLS 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 GRANT

The Adult Learner Grants are awarded annually to 3/4 and full-time students enrolled through the Marist College Graduate & Adult Enrollment Office. Scholarships are awarded upon the recommendation of the Office of Graduate & Adult Enrollment 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 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 Office of Graduate & Adult Enrollment.

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 $5,000. 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

ALFA LAVAL/WENCHEL NEUMANN SCHOLARSHIP IN HONOR OF DE LAVAL 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 long-time 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 Community College. Financial need is a criterion.

**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.

**Brother Joseph L. R. Belanger, FMS, Scholarship**
The Brother Joseph L. R. Belanger, FMS, Scholarship was established by David L. Donoghue, Class of 1964, to honor his former professor for his many years of dedicated and inspiring service as a master teacher, academic leader, and Marist Brother. This scholarship will be awarded annually to a full-time undergraduate student who is beyond the freshman year and because of unforeseen financial circumstances needs additional aid to complete his or her degree at Marist. Recipients must have documented financial need. The award may be renewed at the discretion of the Office of Student Financial Services.

**Stephen and Justine Becker Memorial Scholarship**
The Stephen and Justine Becker Memorial Scholarship was established in memory of a former chairman and longtime 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.

**Charles E. Conklin and Mabel E. Conklin Scholarship**
The Charles E. Conklin and Mabel E. Conklin Scholarship fund has been established at Marist College by two prominent members of the local community. The Charles E. Conklin and Mabel E. Conklin Scholarship will be awarded to graduates of Dutchess Community College who transfer to Marist to complete their undergraduate degrees. DCC graduates will only be eligible for a Charles E. Conklin and Mabel E. Conklin Scholarship in the year they transfer to Marist. Preference will be given to recipients of the The Charles E. and Mabel E. Conklin Scholarship for Academic Excellence at Dutchess Community College.

**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, Marist College’s first 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 first endowed scholarship to be established at Marist College, The Peter and Virginia Foy Scholarship was founded by Peter Foy and his wife, Eileen, and supported by his brother, Marist President Emeritus Richard Foy, to honor the memory of their parents by financially helping students to achieve a Marist degree. The determining factor in awarding this scholarship is significant 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. Armund Hammer Scholarship**
The Dr. Armund Hammer Scholarship, founded by the American industrialist, is awarded annually to students who demonstrate academic excellence and the potential to become outstanding Marist graduates.

**Catherine Regan Hanfin Memorial Scholarship**
Established by John Hanfin, an IBM executive and member of Marist’s Board of Trustees, in memory of his grandmother. Awards are made to students who have demonstrated academic excellence and have significant financial need. The scholarship is not limited to upperclassmen and is renewable.

**Martin and Sylvia Kurkhill Scholarship**
Established by Poughkeepsie residents with a long-time commitment to Marist College, 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 are made by the Director of Student Financial Services.

**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.

**Incoming Freshmen**

**Alumni Legacy Scholarship**
The Alumni Legacy Scholarship is awarded to a son or daughter of a Marist graduate who has shown outstanding academic and leadership qualities throughout his or her high school career and possesses the potential to succeed at Marist College. The annual award is offered to an incoming freshman or transfer student at the start of his/her fall semester and is renewable based on consideration by the Scholarship Committee. A committee comprised of several members of the Alumni Association Executive Board, one admissions counselor, and the Executive Director of Alumni Relations will review the applications and select the recipient.

**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 Admission and Enrollment at Marist College. Applications will be made available to all Sachem students who are deposited enrollees at Marist after May 1 by the Scholarship Administrator at Sachem High School. (Note: This scholarship does not follow the Marist deadline date.)

**Caitlin A. Boyle Memorial Scholarship**
The Caitlin A. Boyle Memorial Scholarship was established in memory of Caitlin Boyle, class of 2006, by her family and friends. Any new awards will be given to an incoming freshman student majoring in Psychology Special Education. Preference will be given to a student from Nassau or Suffolk counties in Long Island, New York. Financial need may be considered but is not required. The scholarship award will be renewed if the recipient continues to meet awarding criteria.

**Charles E. & Mabel E. Conklin Chapel Endowment Scholarship**
Each year a scholarship is awarded to an incoming student singer who has prior experience in a Catholic Church Choir, appropriate grades and the talent and willingness to commit to improving the musical efforts of the Chapel Choir. Once the application is reviewed, you will be contacted by the Campus Minister for Liturgy to audition/interview. This scholarship is renewable for one additional year only after review by the Campus Minister for Liturgical Services. Students
are also encouraged to contact Father LaMorte directly @ richard.lamorte@marist.edu. Please note: applications for this scholarship will be accepted through April 15th.

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. This scholarship is renewable provided the criteria are met, but new awards are made to an entering freshman.

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.

WILLIAM RANDOLPH HEARST ENDOWED SCHOLARSHIP
The William Randolph Hearst Endowed Scholarship has been established at Marist College by the Hearst Foundation to benefit students from underrepresented populations. The Scholarship will be awarded by the Admission Office to incoming first-year or transfer African-American or Latino students with financial need, leadership potential, and the promise for academic success. Marist College is committed to supporting the goals of the Hearst Scholarship and will use its own resources to renew this one-time award for up to three additional years for awardees who remain in good standing.

MARTIN AND SYLVIA KURKHiLL SCHOLARSHIP
Established by Poughkeepsie residents with a long-time commitment to Marist College, 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.

DONALD P. LOVE MEMORIAL SCHOLARSHIP
The Donald P. Love Memorial Scholarship is named for a long-time trustee and former chairman of the Marist College Board of Trustees. It was established to help students who have attended the five high schools in Poughkeepsie -- Arlington, Poughkeepsie, Our Lady of Lourdes, Spackenkill and Oakwood -- to achieve a Marist undergraduate degree. The scholarship is renewable provided the recipient remains in good academic standing. Should there be no qualified applicants from these schools in a given year, applications will be accepted from graduates of other public and private schools in Dutchess County. Award will be based on a student's financial need and academic achievement.

MARIO MANFREDI III MEMORIAL SCHOLARSHIP
Named for a former Marist student who graduated from Westlake High School in Thornwood, New York, the Mario Manfredi III Memorial Scholarship recipient is selected by the Vice President of Admissions and Enrollment upon recommendation of the appropriate Westlake 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 of success in college.

CHRISTOPHER J. MOSCATO MEMORIAL SCHOLARSHIP
The Christopher J. Moscato Memorial Scholarship has been established at Marist College in memory of Christopher, a 2007 Marist graduate, by his family and many friends. The Christopher J. Moscato Memorial Scholarship has been created to provide financial assistance to incoming freshmen. This need-based scholarship will be awarded annually to New York residents who are majoring in a School of Management program. Scholarship awards will be renewed provided the recipients continue to meet the awarding criteria.

BROTHER RICHARD RANCOURT, FMS SCHOLARSHIP
Established in honor of Brother Richard Rancourt, FMS, lecturer in philosophy and mathematics at Marist College. The awards are 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. This scholarship is renewable provided the criteria are met, but new awards are made to an entering freshman.

JOSEPH V. ROMANO MEMORIAL
The Joseph V. Romano Memorial Scholarship was established with a bequest from Mrs. Giovanna Romano in memory of her husband. Two awards will be made annually to full-time students who have resided within the City of Poughkeepsie for at least three years prior to their enrollment at Marist. Documented financial need is also a criteria and the scholarship will be renewed as long as the recipient remains a full-time student in good academic standing.

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 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.

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, New York or of a Marist Brother's 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.

MAJOR FIELDS OF STUDY

Business, Accounting, & Finance
FRANK AND GRACE BELLACICO 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 Marist College 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 who are majoring in finance or business administration. Preference will be given to students who are graduates of public schools in the Mid-Hudson Region and have demonstrated financial need.

TERI HAUGH MEMORIAL SCHOLARSHIP
Named in memory of Teri Haugh, 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.

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-class students.
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.

CHARLES G. AND CORNELIA L. MURRAY SCHOLARSHIP IN PRINT JOURNALISM
The Charles G. and Cornelia L. Murray Scholarship is awarded to an upper-class communication 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, INC. II
This scholarship was established in honor of the New York State Federation of Home Bureaus past State President Eleanor Hajos VanDerzee to provide financial assistance for a full-time Marist College student in the field of communication & media arts. The recipient must have financial need, reside within counties where New York State Federation of Home Bureaus has organized chapters, and meet other criteria established by the donor. In the absence of an eligible student in the field of communication & media arts, the alternate field of study will be information systems. (Counties where NYS Federation of Home Bureaus has organized chapters, Rensselaer, St. Lawrence, Schenectady, Schuyler, Steuben, Tompkins, Wyoming, Yates). There is a separate application required for this particular scholarship. Please contact the Office of Student Financial Services.

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 communication on the basis of financial need and academic excellence.

WINIFRED & WILLIAM O’REILLY SCHOLARSHIP
The Winifred and William O’Reilly Scholarship has been established at Marist College by their son, Bill O’Reilly ’71. This scholarship will be awarded annually to an upper-class student majoring in Communications or History. A commitment to community involvement is also required and financial need is a consideration. Preference will be given to a student who has actively participated in The Circle, Marist’s student newspaper.

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 GPA 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 who are majoring in computer science. Preference will be given to students who have demonstrated a commitment to campus life at Marist.

THE FRANK J. AND HELEN H. HAYES SCHOLARSHIP
The Frank J. and Helen H. Hayes Scholarship has been endowed at Marist College by Professor Helen M. Hayes and her husband, Joseph Regh, a member of the Class of 1967, in honor of Helen’s parents. This scholarship will be awarded annually to a sophomore, junior or senior student majoring in Computer Science based on academic achievement and financial need. Recipients will be invited to apply for a renewed award provided they continue to meet awarding criteria.

PHILIP C. & KAREN A. MURLEY SCHOLARSHIP
This scholarship was established by the late Philip Murley, a respected mathematician and member of Marist’s Digital Library team, and his wife, Karen A. Murley. This scholarship is awarded annually to an outstanding senior majoring in computer science who has made a significant contribution to an organization or specific project during an internship or work-study program. The student will be academically strong and demonstrate imagination and creativity in solving problems in work assignments. The Dean of the School of Computer Science and Mathematics will select the recipient based on recommendations of Marist faculty members or administrators.

JOSEPH REGH SCHOLARSHIP
The Joseph Regh Scholarship has been endowed at Marist College in honor of Joseph Regh, a member of the Class of 1967, by his wife, Professor Helen M. Hayes. This scholarship will be awarded annually to a sophomore, junior, or senior student majoring in Computer Science based on academic achievement and financial need. Preference will be given to applicants from the Hudson Valley. Recipients will be invited to apply for a renewed award provided they continue to meet awarding criteria.

Criminal Justice

COLEMAN HAGADORN SCHOLARSHIP
The Coleman Hagadorn Memorial Scholarship was established in memory of Coleman Hagadorn ’05. The scholarship will be awarded annually to a deserving upper-classman majoring in criminal justice at Marist. Preference will be given to a student who is planning to pursue a career in law enforcement as Coleman was.

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
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 (Counties where NYS Federation of Home Bureaus, Inc. has organized chapters: Albany, Allegany, Buffalo City, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Dutchess, Erie, Franklin, Fulton, Genesee, Herkimer, Jefferson, Livingston, Monroe, Niagara, Oswego, Rensselaer, St. Lawrence, Schenectady, Schuyler, Steuben, Tompkins, Wyoming, Yates).

**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**

**NEW YORK FEDERATION OF HOME BUREAUS, INC. II**
This scholarship was established in honor of the New York State Federation of Home Bureaus past State President Eleanor Hajos VanDerzee to provide financial assistance for a full-time Marist College student in the field of communication & media arts. The recipient must have financial need, reside within counties where New York State Federation of Home Bureaus has organized chapters, and meet other criteria established by the donor. In the absence of an eligible student in the field of communication & media arts, the alternate field of study will be information systems. (Counties where NYS Federation of Home Bureaus, Inc. has organized chapters: Albany, Allegany, Buffalo City, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Dutchess, Erie, Franklin, Fulton, Genesee, Herkimer, Jefferson, Livingston, Monroe, Niagara, Oswego, Rensselaer, St. Lawrence, Schenectady, Schuyler, Steuben, Tompkins, Wyoming, Yates). There is a separate application required for this particular scholarship. Please contact the Office of Student Financial Services.

**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 for 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 majoring in French or Spanish. Priority is given to a student studying abroad for a full year, with first consideration given to a candidate studying the language and culture in Italy. Selection is based on the recommendations of the Chair of Modern Languages and the Director of Student Financial Services. Financial need is a criterion. This scholarship is not renewable.

**MADAME FRANÇOISE B. GREGG SCHOLARSHIP**
Named in honor of a long-time member of the Modern Languages faculty, the Madame Françoise B. Gregg Scholarship is awarded annually to a student majoring in French and spending a full academic year in France. The award is based on the recommendations of the Chair of Modern Languages and the Director of Student Financial Services. Financial need is a criterion. This scholarship is not renewable.

**THE DONALD P. SCHMIDT ’57 MEMORIAL SCHOLARSHIP**
The Donald P. Schmidt ’57 Memorial Scholarship has been endowed at Marist College with a generous gift from his wife, Mary. A graduate of the Class of 1957, Don was one of Marist’s longest serving members of the Alumni Association Executive Board and a loyal graduate. The Donald P. Schmidt ’57 Memorial Scholarship will be awarded annually to an upper-class student who plans to become a teacher. Preference will be given to a young man or woman who is particularly interested in teaching Spanish. The recipients must be academically accomplished, be committed to community service and have documented financial need.

**DR. RAYMOND F. WEISS MEMORIAL SCHOLARSHIP**
The Dr. Raymond F. Weiss ’49 Memorial Scholarship was established to honor a former member of the Modern Languages faculty. The scholarship is awarded annually to a student of Puerto Rican origin or to a Modern Language major. Selection is based on the recommendations of the Chair of Modern Languages and the Director of Student Financial Services. This scholarship is not renewable.

**Science/Pre-Med**

**ABEL FAMILY SCHOLARSHIP**
The Abel Family Scholarship has been endowed at Marist College by Mary J. and Robert C. Abel. It will be awarded annually to full-time undergraduate students beyond the freshman year who are majoring in a School of Science program. Recipients must also have documented financial need. Scholarship awards will be renewed as long as the recipients continue to meet these criteria and maintain at least a 2.8 grade-point average.

**DWIGHT R. EVANS MEMORIAL SCHOLARSHIP**
The Dwight R. Evans Memorial Scholarship has been endowed at Marist College in memory of Dwight, a graduate of the Class of 1975, by his classmates and friends. It will be awarded annually to full-time undergraduate students beyond the freshman year who are majoring in a School of Science program. Preference will be given to biology majors and recipients must have documented financial need. Scholarship awards will be renewed as long as the recipients continue to meet these criteria and maintain at least a 2.8 grade-point average.

**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. ANDREW A. MOLLOY MEMORIAL SCHOLARSHIP IN CHEMISTRY**
Founded in honor of a former Academic Vice President, Science Division Chair, and Professor Emeritus of Chemistry, The Dr. Andrew A. Molloy Memorial Scholarship in Chemistry is awarded annually to an outstanding upper-class chemistry or biochemistry major who reflects Dr. Molloy's commitment to academic excellence, passion for science, and efforts to make the world a better place. Preference is given to rising seniors and to those who intend to choose non-health care careers. This scholarship was established by Dr. Molloy's wife, Rosemary, and supported by his family and many former students, colleagues, and friends.

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

**NEW YORK STATE**

**THE JOSEPH STEINRABER SCHOLARSHIP**
The Joseph Steingraber Scholarship is awarded annually to a New York State resident with a documented disability. Preference will be given to a blind or
visual impaired undergraduate as recommended by the Director of Special Services. Financial need will be a consideration and awards will be renewable.

**Hudson Valley, NY (Dutchess, Orange, and Ulster) Mid-Hudson Region (Dutchess, Orange, Ulster, Putnam, Columbia, and Greene)**

**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 Region.

**CAMPILII FAMILY SCHOLARSHIP FUND**
The Campili Family Scholarship has been established in memory of Nicolo and Venzie Campilli by their, son, Anthony, and his wife, Virginia, and their family. Anthony V. Campili is a graduate of Marist and has served the College with distinction for more than 40 years as Vice President for Finance/Chief Financial Officer. Preference will be given to students from Wappingers Falls, New York. Candidates should exhibit a strong commitment to volunteer community service, be academically accomplished, and have demonstrated financial need.

**JOHN M. AND PATRICE M. CIANCI SCHOLARSHIP**
The John M. and Patrice M. Cianci Scholarship has been established at Marist College by the Cianci family and members of the IBM community. It will provide financial assistance to traditional age Hudson Valley students who transfer to Marist to pursue an undergraduate degree in Communications. This non-renewable scholarship will be awarded annually to a student in the year he or she transfers to Marist.

**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 Mrs. Estelle Dobo Scholarship award 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.

**JOHN J. GARTLAND, JR. MEMORIAL SCHOLARSHIP**
The John J. Gartland, Jr. Memorial Scholarship was established at Marist with a generous gift from the McCann Foundation in memory of John J. Gartland, Jr., a former chairman of the Marist College Board of Trustees. This scholarship will be awarded to students from Dutchess County who are academically strong and have demonstrated a commitment to community service. Financial need is a consideration and preference will be given to graduates of Our Lady of Lourdes High School in Poughkeepsie, New York.

**LOUIS GREENSPAN MEMORIAL SCHOLARSHIP**
Named for a successful businessman and long-time 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 Region 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 Ametek Rotron (formerly EG&G Rotron) Inc., Woodstock, New York or to students who are graduates of Ulster Community College. Application forms for Ametek Rotron candidates are available through the Office of Human Resources at Ametek 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 need is a criterion and preference is given to students in the Mid-Hudson Region.

**JOHN AND NANCY O’SHEA SCHOLARSHIP**
The John and Nancy O’Shea Scholarship has been established at Marist College by two prominent community leaders. John P. O’Shea, a long-time member of the Marist Board of Trustees, and his wife Nancy have created this scholarship endowment to assist traditional age commuter students. Scholarships will be awarded annually to students from the Hudson Valley who choose to live at home and commute to classes to help ease the financial burden of pursuing their undergraduate degree at Marist. Financial need is a criterion. Awards will be renewed provided the recipient continues to meet awarding criteria.

**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 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 Helen Schatz and George Bennett, Jr. Scholarship is awarded upon recommendation of the Vice President of Admission 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 A. ULRICH MEMORIAL SCHOLARSHIP**
Named for a prominent area businessman who was a patron of the arts, the Dr. Edwin A. Ulrich Scholarship is awarded to students from the Hudson Valley who major in business or fine arts at Marist. Recipients will be notified in October.

**Long Island**

**THOMAS CROTTY MEMORIAL SCHOLARSHIP**
In memory of Thomas G. Crotty ’81, this scholarship is awarded to a varsity athlete, preferably a walk-on, entering his or her junior year. Students must show a strong work ethic and exhibit involvement in community service. Preference will be given to student athletes from the Long Island Catholic League.

**THE JAMES J. LAVERY ’73 MEMORIAL SCHOLARSHIP**
The James J. Lavery ’73 Memorial Scholarship was established at Marist to honor the memory of James J. Lavery, a graduate of the Class of 1973, Jim was dedicated to his alma mater. He served on the Marist Alumni Association Executive Board and participated in many alumni activities and events. The Lavery Scholarship will be awarded annually to an upper-class business major from Long Island, New York who has financial need. Preference will be given to a young man or woman who is academically strong and participating in an intercollegiate athletic program at Marist. The scholarship is renewable provided the student maintains at least a 2.8 GPA and continues to have financial need.

**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.

**Southern Tier Region**

**MCENROE FAMILY MEMORIAL SCHOLARSHIP**
The McEnroe Family Memorial Scholarship was established by Dr Jack A. McEnroe, a former chairman of the Marist College Board of Trustees and prominent community leader. It is awarded on the basis of financial need and academic achievement. First preference for awards are to candidates who reside permanently in the ‘Southern Tier’ region of New York State (Southern Tier Counties: Broome, Tioga, Chemung, Chenango, Delaware, Tompkins and Cortland).

**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**

**MONSIGNOR JOHN BRINN SCHOLARSHIP**
The Monsignor John Brinn Scholarship—Named for a long-serving priest dedicated to the people of Dutchess County, New York. The Monsignor John Brinn Scholarships are open to upper-class students who are active members of Campus Ministry and have a good academic record and financial need. Following in the footsteps of Monsignor Brinn, candidates should embrace Catholic ideals of promoting higher human values and serving others.

**ANTONIO R. CAMBONE SCHOLARSHIP**
The Antonio R. Cambone Scholarship Fund was established at Marist College by Kathryn Cambone Brown ’74 and Stephen Brown ’71 to honor her father—Anthonio R. Cambone—for inspiring them with his values and lifelong dedication to his family and community. This scholarship is 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. A recommendation from an MCCTA faculty advisor is required to confirm 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. This scholarship is nonrenewable.

**ELLEN IRENE FORSANDER MEMORIAL SCHOLARSHIP**
The Ellen Irene Forsander Memorial Scholarship was established by Mrs. Forsander’s husband to provide financial assistance to a student who is suffering from a chronic asthmatic condition. Financial need is a criterion.

**FINBAR DEVINE/THOMAS GARGAN/JOSEPH DOLAN SCHOLARSHIP**
This scholarship honors the memories of Sgt. Finbar Devine and Det. Tom Gargan, partners on the New York City Police force, and recognizes their good friend Joe Dolan, whose long-time efforts helped many children and grandchildren of NYPD members attend college. Devine/Gargan/Dolan 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.

**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. This scholarship is nonrenewable.