FINANCING YOUR EDUCATION

STATEMENT OF FEES

These are 2014-2015 fees. (Subject to change in 2016-17.)

TUITION

Full-Time Semester .......................................................... $ 16,625.00
(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 .................................................. $ 625.00

CAMPUS RESIDENCE RATES (PER SEMESTER)

Champagnat
Leo
Marian
Sheahan ................................................................. $ 4,500.00
Upper & Lower New Townhouses .................................... $ 5,185.00
Mid Rise ................................................................. $ 4,700.00
Gartland Commons .................................................. $ 5,185.00
Talmadge Court ......................................................... $ 5,185.00
Foy Townhouses ......................................................... $ 5,185.00
West Cedar Townhouses Lower .................................... $ 5,275.00
West Cedar Townhouses Upper .................................... $ 5,275.00
Residence Inn ............................................................ $ 5,800.00
Fulton Street Townhouses ........................................... $ 5,800.00

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.

Required for all resident Freshmen and Sophomores in traditional residence halls:

Carte Blanche Full 7-day access to dining services + 25 Thrifty Cash
+ 10 Grab-n-Go meals per semester
(Opening – Close) ......................................................... $ 2,550.00

Available for any student residing in an apartment or townhouse as well as commuter students:

120 Meals + $500 Thrifty Cash ....................................... $1,820.00
60 Meals + $300 Thrifty Cash ....................................... $920.00
30 Meals + $200 Thrifty Cash ....................................... $525.00
Apartment 15 Meals + $150 Thrifty Cash* ................... $350.00

* Sophomore residents of Gartland Commons or Townhouses are required to participate in this plan at a minimum.

All changes in dining services plans must be requested in writing prior to the end of the first week of the semester. Residence hall and cafeteria facilities are officially closed during the following periods of their respective semesters:

Fall 2015 Semester
Oct. 16 – Oct. 18, 2015—Fall Recess Weekend
Nov. 25 – Nov. 29, 2015—Thanksgiving Weekend

Spring 2016 Semester
March 17 – March 27, 2016—Spring Recess

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

Enrollment Deposit ....................................................... $500.00
Payable by all students upon their acceptance. It is refundable if notice of intention not to attend Marist College is received by the Dean of Undergraduate Admission prior to May 1 or date indicated on acceptance letter. After this date, all payments are nonrefundable.

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

Deregistration Reinstatement Fee .................................... $50.00

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

Orientation Fee (Nonrefundable) .................................... $100.00
Payable by all incoming full-time freshmen and transfer students for orientation presentations and materials.

Application Fee (Nonrefundable) .................................... $50.00
Activities Fee, Full-time student .................................... $125.00
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 ........................................... $150.00

Health Insurance Fee (Optional) .................................... TBA
All full-time students are required to be covered under blanket policy. (Fee dependent on contract.)

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

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.

Readmission Fee .......................................................... $150.00
School College .............................................................. $100.00 per credit
High School One ......................................................... $125.00 per credit
Bridge Program ............................................................ $8,300.00 per semester
REPEATED COURSES
Any student repeating a course due to failure or intent to raise a grade is chargeable for the stated number of credits at the regular per-credit rate. Taking a repeat course may affect your financial aid eligibility. Please contact the Office of Student Financial Services.

MONTHLY PAYMENT PLAN
The College offers a payment plan and financing options to enable students to manage college costs. Information is available online at http://www.marist.edu/sfs

PAYMENT OF FEES
Payment due dates are established each semester and will be noted with each billing cycle. Approximately, early August (fall semester) and early January (spring semester).

The College accepts cash, check, or online ACH from checking/savings accounts for all students. A service charge of 2% on any unpaid balance will be added to all accounts in October (fall semester) and March (spring semester).

Summer Semester and Winter Intersession
Any questions regarding semester payment of fees should be addressed to the Office of Student Financial Services.

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

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

FINANCIAL ASSISTANCE
Students who are recipients of any type of scholarship or financial 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.

EXCESS FINANCIAL AID
The Office of Student Financial Services will process a credit advance up to a certain allocation every semester before the financial aid posts. Please contact the office for your specific allocation regarding your program of study. In order to receive a credit advance, students must have the valid credit on the account and all of the required documentation must be complete.

Students may begin to request credit advances two weeks prior to the start of the semester. All remaining credit requests may be completed after the financial aid posts for the semester.

Please be advised that the school must follow the “Title IV Recipient Policy for Refunds,” as stated above, if a student’s enrollment changes after the semester has begun and a credit refund has already been given. This could result in a balance owed to the school. Please contact the Office of Student Financial Services immediately if you choose to withdraw and add/drop a course after the semester has begun.

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. 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. (Refer to chart below.)

Any student withdrawing from the Residential 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 WITHDRAWAL—PERCENT OR AMOUNT CHARGED

<table>
<thead>
<tr>
<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>
</tr>
<tr>
<td>2nd Week***</td>
<td>50%</td>
<td>50%*</td>
<td>50%**</td>
</tr>
<tr>
<td>3rd Week***</td>
<td>50%</td>
<td>50%*</td>
<td>50%**</td>
</tr>
<tr>
<td>4th Week***</td>
<td>100%</td>
<td>100%</td>
<td>100%**</td>
</tr>
</tbody>
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*Orientation fee is nonrefundable.
**Room reservation fee of $200 will be forfeited.
***From the opening date of term

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

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

If the student withdraws from Marist College during the first 60% of the semester, they 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.

FINANCIAL AID

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.

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 $45 million of institutional funds to assist students with financing their education. Overall, almost 83% 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.
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) outside agencies such as the federal government, individual states, various public and private agencies, organizations, or companies and (2) the college. 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 financial aid eligibility. Utilizing all available resources, Marist College attempts to meet remaining need as the federal government, individual states, various public and private agencies, organizations, or companies and (2) the college. 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 financial 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 for the school year:
   - tuition and fees for a 24-32 credit year
   - charges for room and board
   - books
   - transportation
   - 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 “packaging” 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, 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 each student and may establish limits on the amount of additional grants and loans available.

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 preferred deadline for completion of the FAFSA for incoming students is February 15 while the preferred deadline for returning students is April 15. Returning students please note: If this deadline is not met you may jeopardize your prospective financial-aid award.

   Early Decision Applicants seeking federal financial aid are required to complete the FAFSA. The FAFSA can be found and is available January 1 of the applicable aid year in which you are enrolling. The preferred deadline for completion of the FAFSA is February 15, 2015, and the school code is 002765. If you are applying Early Decision to Marist College, the CSS PROFILE should also be submitted to receive an estimated financial aid package with institutional grant consideration. The CSS PROFILE can be found at http://studentcollegeboard.org/profile, and the PROFILE code is 2400.

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, the student must submit a written request to the Office of Student Financial Services to be considered for additional funding. The request, accompanied by supporting documentation, along with the Change of Circumstance Form, which can be found on the Student Financial Services website, should detail the cause and extent of the student’s additional financial need. The verification process must be complete in order for the reconsideration to be reviewed. Reconsiderations will be met depending upon availability of funds.

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.

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. A conviction for any drug offense during a period of enrollment for which the student was receiving Title IV funding (federal aid) will result in the loss of aid eligibility. Please contact our office for information on regaining aid eligibility.

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 student’s enrollment, financial, residential status, outside scholarship funds or non-college resources must be reported immediately to the Office of Student Financial Services as they may affect the financial aid package. Institutional aid is not renewable when a student takes a leave of absence.

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

The entire Student Financial Services Philosophy, Policy, and Important Acknowledgements/Terms & Conditions can be found at: http://www.marist.edu/financialaid/pdfs/importantacknowledgementsandtermsandconditionsfinalaid.pdf

APPLICATION VERIFICATION PROCEDURES

All incoming and returning students must complete the Free Application for Federal Student Aid (FAFSA) to be considered for federal, state and institutional need-based aid. Unless you are awarded a merit scholarship only, incoming freshmen, new transfers, and all students selected for verification must submit a Marist College Application for Financial Aid. While completing the FAFSA, it is highly recommended that you and your parent or spouse utilize the IRS Data Retrieval process provided that the tax return(s) have been processed by the IRS. The IRS Data Retrieval Process will populate the applicable FAFSA data elements from the actual tax return. If the IRS Retrieval Process is not utilized, the IRS transcript will be required. This form is available at www.irs.gov. You may also be required to submit additional verification documentation upon request. If a tax extension has been filed, please submit a copy of that form to Student Financial Services as an extension will not fulfill verification 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 30 days prior to the end of the enrollment for the academic
year.

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
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.
Supporting documents such as parents' death certificates, letters from government
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
ELIGIBILITY REQUIREMENTS FOR NEW YORK STATE
SCHOLARSHIPS AND AWARDS
Specific eligibility requirements are explained in detail on the Higher Education
Services Corporation website at http://www.hesc.ny.gov (see Student TAP
Coach). It is the student's responsibility to be familiar with and to meet the
eligibility requirements each term. Generally, to be eligible for a New York State
Award, a student must meet the following criteria; however, some scholarships
have additional requirements. The general requirements include:
• be a matriculated full-time (at least 12 credits applicable to the program)
  student. This provision limits the number of general electives a student may
take and still be eligible for the scholarship;
• be a legal resident of New York State;
• be a United States citizen or eligible noncitizen;
• not be in default on any State or federal student loan or on any repayment
  of state awards
• meet income eligibility limitations
• have graduated from a high school in the United States, physical proof of
  high school completion is required to be on file at Marist College, earned a
  GED or passed a federally approved “Ability to Benefit” test.

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. Please Note: Marist College does not administer
Ability to Benefit exams.

In addition, the student must meet the State-mandated academic 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 an 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
of receiving an award 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 (below) and has been approved by the New York
State Higher Education Services Corporation (HESC). It is important for students
to understand that these criteria only determine student eligibility for a New York
State scholarship; they are not the general criteria for academic achievement at
Marist College. A student conceivably may meet these standards for a New York
State scholarship 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 HESC application online. HESC will send an award certificate to the
student indicating the amount of the award per term.
2. TAP awards at Marist currently range from $500 to $5,000 annually.
3. New York State Scholarships are 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 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 New York State 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.)

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

| Before being | 6   | 12  | 18  | 24  | 30  | 36  | 42  | 48  | 54  | 60  |
|certified for | 1st | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th**| 10th**|
|this payment  |     |     |     |     |     |     |     |     |      |     |

| A student must | 0   | 6   | 15  | 30  | 45  | 60  | 75  | 90  | 105  | 120 |
| have accrued at |     |     |     |     |     |     |     |     |      |     |
|least this many |     |     |     |     |     |     |     |     |      |     |
| credits        |     |     |     |     |     |     |     |     |      |     |

| With at least  | 0   | 1.5 | 1.8 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| this grade-point |     |     |     |     |     |     |     |     |      |     |
| average        |     |     |     |     |     |     |     |     |      |     |

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

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).

PART TIME TAP
Part-time students at approved schools in New York State who were first-time,
full-time freshmen in the 2006-07 academic year or thereafter, 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. To be eligible for an APTS award a student must:

- Be a United States citizen or eligible noncitizen.
- Be a legal resident of New York State.
- Have graduated from a high school in the United States, earned a GED, or passed a federally approved “Ability to Benefit” test as defined by the Commissioner of the State Education Department.
- Be enrolled as a part-time student.
- Be matriculated in an approved program of study in a participating New York State postsecondary institution.
- Be in good academic standing: Have achieved at least a cumulative “C” average after having received the equivalent of two full years of payment of state-sponsored student financial aid.
- Be charged at least $100 tuition per year.
- Not have exhausted Tuition Assistance Program (TAP) eligibility.
- Not be in default on a federal or State student loan or on any repayment of state awards.
- Meet income eligibility 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 along with a NY State Income Tax Return. Applications and additional information are available at our website: [http://www.marist.edu/financialaid/pdfs/apts03.pdf](http://www.marist.edu/financialaid/pdfs/apts03.pdf).

**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 injuries sustained in the attacks or rescue and recovery operations. This includes victims at the World Trade Center site, the Pentagon, or on flights 11, 77, 93, or 175.

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.

**VETERANS TUITION AWARDS (VTA)**

Veterans Tuition Awards (VTA) are awards for full-time study and part-time study for eligible veterans matriculated in an approved program at an undergraduate or graduate degree-granting institution. All academic eligibility requirements for NYS Scholarships apply.

The combined tuition benefits available to a student cannot exceed the student’s total tuition costs. Tuition payments received by a student under the Post 9/11 GI Bill (Chapter 33) and Yellow Ribbon program are considered duplicative of any VTA and/or TAP award. A student whose benefit is payable under the Post 9/11 GI Bill at 100% will have his/her VTA denied. A student whose benefit payable under the Post 9/11 GI Bill at less than 100% may have his/her VTA reduced. Tuition payments received by a student under Chapter 31 Vocational Rehabilitation are also considered to be duplicative of any VTA and/or TAP award. A student whose benefit is payable under Chapter 31 will have his/her VTA and/or TAP award denied.

**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 up to 4 years for full-time study.
2. A student must request a special application form by writing to: Native American Education Unit, New York State Education Department, Room 461 EBA, Albany, NY 12234 or by calling (518) 474-0537.
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.

Additionally students must:

- Study at an approved postsecondary institution in New York State
• Be enrolled as a full-time student taking at least 12 credits applicable to the program of study. This provision limits the number of general electives a student may take and still be eligible for the scholarship
• Be matriculated in an approved program of study
• Be in good academic standing and be making satisfactory progress as defined above
• Not be in default on a State or federal student loan or on any repayment of state awards
• Have graduated from high school in the United States, earned a GED, or passed a federally approved “Ability to Benefit” test as defined by the Commissioner of the State Education Department. 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. Please Note: Marist College does not administer Ability to Benefit exams.

How to Apply:
Please refer to http://www.hesc.ny.gov/content.nsf/SFC/NYS_World_Trade_Center_Memorial_Scholarship 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.
• Tuition: An amount equal to your actual tuition or the State University of New York’s (SUNY) in-state tuition, whichever is less.
• Non-tuition Costs: These include room, board and allowances for books, supplies and transportation up to the average cost at SUNY colleges. The Commissioner of Education sets the non-tuition cost allowances each year.
• Residence: A student living on campus will receive a higher room and board allowance than a commuter student. If housing is not available for students on campus they will receive the same allowance as students living on campus.

Payment of the scholarship is made to the school upon certification of eligibility and submission of appropriate financial aid applications.

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 266. Specific eligibility requirements are provided above. Eligibility requirements are also available on HESC’s website at http://www.hesc.ny.gov (see Student TAP Coach).

VOCTORICAL REHABILITATION
State agencies of vocational rehabilitation assist those having a 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, GRANTS, & LOAN PROGRAMS

FEDERAL PELL GRANT
The Federal Pell Grant Program provides need-based grants to low income undergraduate students to promote access to postsecondary education. Grant amounts are dependent on: the students expected family contribution (EFC); the cost of attendance (as determined by the institution); the student’s enrollment status (full-time or part-time); and whether the student attends a full academic year or less. Students may not receive the Federal Pell Grant from more than one school at a time.

1. To apply for a Federal Pell Grant, a student needs to complete the Free Application for Federal Student Aid (FAFSA). 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. Award notification will be mailed to new students by April 1, and email notifications will be sent to returning students by mid-June, provided a valid FAFSA Is on file.
3. 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 enrolled for the summer, he or she may receive a portion of the award, providing the student has not received his or her full academic year grant allowance during the previous fall and/or spring.
4. A student who is in default on a Federal Perkins Loan or Direct 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 demonstrate a high need.
1. The grant is reviewed and awarded annually.
2. The amount of the award will range from $500 to $2,500 per academic year.
3. The award can only be given to undergraduate students pursuing their first baccalaureate degree.
4. A Federal SEOG is awarded on the basis of financial need, other financial aid resources available to the student, total grant funds available to the College, and satisfactory academic performance of the student (both cumulative grade-point average and credit accumulation standards as established by Marist College. Refer to Satisfactory Academic Progress Requirements for more details).
5. Payment of the award is made in two equal parts, in the fall and the spring, unless otherwise noted.
6. A student who is in default on a Federal Perkins Loan or Direct Student Loan or owes a refund on a Federal Pell Grant is not eligible for federal and/or state aid.

FEDERAL TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION GRANT (TEACH)
The Federal TEACH Grant provides up to $4,000.00 per year for students who have completed the FAFSA and meet the eligibility requirements for federal student aid. Students must have a 3.25 GPA or higher or score in the 75th percentile on at least one admissions test. Students must be completing the coursework required to become a teacher. Students must also intend to teach in a full-time, high-need subject area for at least four years at schools that serve students from low-income families and complete those four years within eight years of completing the program.

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. The Federal Perkins Loan is awarded annually.
2. A student may borrow a maximum of $5,500 for each year of college with a maximum cumulative amount of $27,500 for undergraduate students.
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.
A loan may be cancelled in the following situations and at the designated rates:

(i) Full-time teacher in public or other nonprofit elementary or secondary school, identified by the commissioner and listed in the Federal Register as having a high concentration of students from low-income families.
   100% of the loan may be cancelled at the following rates:
   15%–1st and 2nd years of service.
   20%–3rd and 4th years of service.
   30%–5th year of service.

(ii) Full-time teacher with 50% or more of handicapped students in public or other nonprofit elementary or secondary schools.
   100% of the loan may be cancelled at the following rates:
   15%–1st and 2nd years of service.
   20%–3rd and 4th years of service.
   30%–5th year of service.

(iii) Full-time staff member in Head Start preschool program.
   100% of the loan may be cancelled at the rate of 15% for each year of service provided the salary is comparable to that paid by the local educational service.

(iv) Member of the Armed Forces of the United States in a hostile zone.
   50% of the loan may be cancelled at the rate of 12.5% for each year of service in an area of hostility qualifying for special pay.

(v) Service as a law-enforcement or corrections officer in an eligible local, state, or federal agency. The agency must be publicly funded and its principal activities must pertain to crime prevention, control, or reduction, or enforcement of criminal law, and the applicant’s principal responsibilities are unique to the criminal justice system. The applicant must be a sworn law-enforcement officer, or a person whose principal responsibilities are unique to the criminal justice system. 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, or complements 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 other 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.

(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 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:

Sample: Student Repayment Schedule

<table>
<thead>
<tr>
<th>Due Date</th>
<th>Payment Amount</th>
<th>Interest</th>
<th>Principal</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/01/16</td>
<td>120.00</td>
<td>25.00</td>
<td>95.00</td>
<td>1,905.00</td>
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<tr>
<td>06/01/16</td>
<td>120.00</td>
<td>23.81</td>
<td>96.19</td>
<td>1,808.81</td>
</tr>
<tr>
<td>09/01/16</td>
<td>120.00</td>
<td>22.61</td>
<td>97.39</td>
<td>1,711.42</td>
</tr>
<tr>
<td>12/01/16</td>
<td>120.00</td>
<td>21.39</td>
<td>98.61</td>
<td>1,612.81</td>
</tr>
<tr>
<td>03/01/17</td>
<td>120.00</td>
<td>20.16</td>
<td>99.84</td>
<td>1,512.97</td>
</tr>
<tr>
<td>06/01/17</td>
<td>120.00</td>
<td>18.91</td>
<td>101.09</td>
<td>1,411.88</td>
</tr>
<tr>
<td>09/01/17</td>
<td>120.00</td>
<td>17.65</td>
<td>102.35</td>
<td>1,309.53</td>
</tr>
<tr>
<td>12/01/17</td>
<td>120.00</td>
<td>16.37</td>
<td>103.63</td>
<td>1,205.90</td>
</tr>
<tr>
<td>03/01/18</td>
<td>120.00</td>
<td>15.07</td>
<td>104.93</td>
<td>1,100.97</td>
</tr>
<tr>
<td>06/01/18</td>
<td>120.00</td>
<td>13.76</td>
<td>106.24</td>
<td>994.73</td>
</tr>
<tr>
<td>09/01/18</td>
<td>120.00</td>
<td>12.43</td>
<td>107.57</td>
<td>887.16</td>
</tr>
<tr>
<td>12/01/18</td>
<td>120.00</td>
<td>11.09</td>
<td>108.91</td>
<td>778.25</td>
</tr>
<tr>
<td>03/01/19</td>
<td>120.00</td>
<td>9.73</td>
<td>110.27</td>
<td>667.98</td>
</tr>
<tr>
<td>06/01/19</td>
<td>120.00</td>
<td>8.35</td>
<td>111.65</td>
<td>556.33</td>
</tr>
<tr>
<td>09/01/19</td>
<td>120.00</td>
<td>6.95</td>
<td>113.05</td>
<td>443.28</td>
</tr>
<tr>
<td>12/01/19</td>
<td>120.00</td>
<td>5.54</td>
<td>114.46</td>
<td>328.82</td>
</tr>
<tr>
<td>03/01/20</td>
<td>120.00</td>
<td>4.11</td>
<td>115.89</td>
<td>212.93</td>
</tr>
<tr>
<td>06/01/20</td>
<td>120.00</td>
<td>2.66</td>
<td>117.34</td>
<td>95.59</td>
</tr>
<tr>
<td>09/01/20</td>
<td>96.78</td>
<td>1.19</td>
<td>95.59</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Totals 2,256.78 256.78 2,000.00

(h) The borrower must notify the college of a situation wherein the borrower becomes eligible for deferment of payment or cancellation of the loan obligation.

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

7. The award is automatically accepted. Students must notify the Office of Student Financial Services in writing to reduce or decline the award.

8. Payment of the award is made in two equal parts in the fall and in the spring, unless otherwise noted.

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

FEDERAL WORK-STUDY PROGRAM (FWSP)

Marist College administers this federally sponsored employment program during the academic year. The FWSP provides job opportunities to enrolled students.

Sample: Student Repayment Schedule

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

Sample Loan: $2,000.00

<table>
<thead>
<tr>
<th>Date</th>
<th>Principal Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/01/15</td>
<td>2,000.00</td>
</tr>
<tr>
<td>12/01/15</td>
<td>1,750.00</td>
</tr>
<tr>
<td>03/01/16</td>
<td>1,500.00</td>
</tr>
<tr>
<td>06/01/16</td>
<td>1,250.00</td>
</tr>
<tr>
<td>09/01/16</td>
<td>1,000.00</td>
</tr>
<tr>
<td>12/01/16</td>
<td>750.00</td>
</tr>
<tr>
<td>03/01/17</td>
<td>500.00</td>
</tr>
<tr>
<td>06/01/17</td>
<td>250.00</td>
</tr>
<tr>
<td>09/01/17</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Totals 2,256.78 256.78 2,000.00
students who demonstrate financial need in meeting their college expenses. FWSP positions are primarily available on campus, but are also offered in the surrounding community with limited availability.

1. FWSP students are paid at least the federal minimum wage.
2. Students on FWSP cannot work more than an average of 20 hours per week during the regular academic term.
3. FWSP jobs are awarded on the basis of Work-Study resources available. To remain eligible, students must continue to meet federal and institutional academic progress standards (refer to Satisfactory Academic Progress Requirements).
4. Payroll schedules are published at the beginning of each academic term, including summer. Prior to working on campus, students must have the following forms on file with the Payroll Office: W-4 Federal Tax Withholding Form, IT-2104 State Tax Withholding Form, and Direct Deposit Agreement, if applicable. Students must have an I-9 Employment Eligibility Verification Form on file with Student Financial Services. In addition, the student must present original identification documentation as outlined on the last page of the Federal Form I-9 to the Office of Student Financial Services.
5. Once the student is hired, the supervisor will submit the ePaf (Electronic Personnel Action Form) which creates the student’s work assignment.
6. Students are responsible for submitting their electronic time-sheets in a punctual manner to their supervisors. Student time-sheets will be available to the student through my.marist.edu. Students are paid on a bi-weekly payroll schedule.
7. A Work-Study award is an allocation only, and not a guarantee of employment.
8. Students in default on a Federal Perkins Loan or Federal Direct Student Loan, or owing a refund on a Federal Pell Grant or Federal SEOG cannot receive a FWSP award.

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

1. Students will be paid at least the federal minimum wage.
2. A student on CE cannot work more than an average of 20 hours per week during the regular academic term. A maximum of 40 hours per week can be worked under CE during vacation periods.
3. Payroll schedules are published at the beginning of each academic term, including summer. Prior to working on campus, students must have the following forms on file with the Payroll Office: W-4 Federal Tax Withholding Form, JT-2104 State Tax Withholding Form, and Direct Deposit Agreement, if applicable. Students must have an I-9 Employment Eligibility Verification Form on file with Student Financial Services. In addition, the student must present original identification documentation as outlined on the last page of the Federal Form I-9 to the Office of Student Financial Services.
4. Once the student is hired, the supervisor will submit the ePaf (Electronic Personnel Action Form) which creates the student’s work assignment.

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. The benefits of the Subsidized Loan are: the borrower is not liable to make repayment 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 works with the lending agencies and loan servicers in verifying and maintaining current information on all its student borrowers.
6. A student may be required to pay a loan origination fee.
7. A Master Promissory Note must be signed by the student prior to the disbursement of the loan.
8. After loan proceeds are credited to the student’s account, any credit balance will be refunded within 14 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, 2014, the interest rate is fixed; subsidized Federal Direct Loan 4.66% until June 30, 2015. Repayment begins six months after graduation, or after the student ceases to be enrolled at least half-time. Interest on this loan is paid by the Federal Government while the student is enrolled at least half time in a degree program. New Federal provisions eliminate the interest subsidy provided during the six-month grace period for Direct Subsidized Loans for which the first disbursement is made on or after July 1, 2012, and before July 1, 2014. Students receiving a subsidized loan during this timeframe will be responsible for the interest that accrues on the loan during the grace period. If a student does not pay the interest accrued, the interest will be added (capitalized) to the principal amount of their loan when the grace period ends.
10. A student must not be in default, or owe an overpayment on an FSA grant or loan.
11. If verification is required, a student will be required to submit documentation.

Unsubsidized:
The unsubsidized Federal Direct Loan is for those students who do not qualify for the subsidized Federal Direct Student Loan program. 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 the Direct Unsubsidized Loans, the student is responsible for interest payments while in school. (You have the option to defer payments of interest and principal until after you graduate.) The interest rate for this loan is set at a fixed rate of 4.66% for 2014-2015. Repayment begins six months after graduation, or after you cease to be enrolled at least half-time. Students are awarded a Direct Unsubsidized Loan if their FAFSA information determines they have no financial need.

Additional Unsubsidized Federal Direct Loan
This is a student loan program to assist independent undergraduate students or dependent 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.

Aggregate Loan Limits
Dependent Undergraduate Students – $31,000 (no more than $23,000 of which may be subsidized)
Independent Undergrad Students or Dependent Students whose parent is ineligible for PLUS – $57,500 (no more than $23,000 of which may be subsidized)

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. The interest rate is fixed at 7.21% for loans which the first disbursement is made on or after July 1, 2014 through June 30, 2015.
PRIVATE LOAN PROGRAM
Marist College offers Citizens Bank, Discover Student Loans, Sallie Mae, and Wells Fargo for our private loan options. Marist chooses to participate in a preferred lender arrangement with each lender so we may better assist our students and families in a more personal fashion. Marist chooses these lenders based on their commitment to the industry, payment and origination or other fees on behalf of the borrower, highly competitive interest rates and terms and conditions, high quality servicing customer service and additional competitive borrower benefits for the student. The choice of a lender is not in any way limited to Marist’s suggested list. If students and their parents choose another lender, they will not be penalized in any way for selecting the lender of their choice.

Private loans are available to assist students in paying for Marist College. The maximum amount you may borrow on an private loan each academic year per student is the cost of attendance minus other financial aid received. For most private loans the lender requires the student to be at least 18 years of age. A credit check is required and income verification may also be required for certain lenders.

REQUIREMENTS TO MAINTAIN FEDERAL ELIGIBILITY
Requirements for meeting financial aid eligibility: HEA Section 484(c), 34 CFR 668.16(c), 34 CFR 668.32(f), and 34 CFR 668.34 require colleges to define and enforce standards of Satisfactory Academic Progress. Students receiving federal financial aid must conform to these requirements in order to be eligible for this financial assistance. These Satisfactory Academic Progress requirements must provide a maximum time frame for completion of the degree, a graduated credit accumulation over this time, as well as a quality mechanism. Essentially, these minimum standards require students to demonstrate that they are actively pursuing their degree. Students may review the Satisfactory Academic Progress Policy in its entirety at http://www.marist.edu/financialaid/pdfs/satacadprog.pdf

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

Montgomery GI Bill—Active Duty (MGIB)—Chapter 30
The MGIB 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.

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.

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.

Post 9/11 GI Bill—Chapter 33
The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

This benefit includes tuition and fees paid to the college on the student’s behalf, a monthly housing allowance paid to the student and a book stipend paid to the student. In some instances, benefits under this chapter may be transferred to eligible dependents.

Marist College is a participant in the Yellow Ribbon program. The Post-9/11 GI Bill can cover all in-state tuition and fees at public degree-granting schools, but may not cover all private degree-granting schools and out-of-state tuition. The Yellow Ribbon Program provides additional support in those situations to those students who are entitled to receive 100% of the benefits payable under Chapter 33. Enrollment into this program is not automatic. Marist has a limited number of spaces available in this program. Eligible students are admitted on a first-come, first-served basis.

For more information please visit http://www.gibill.va.gov/

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 the VA finds you eligible or from the date of death of the veteran.

Montgomery GI Bill—Selected Reserve (MGIB-ER)—Chapter 1607
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.

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 $15,000.
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. If a merit award is lost, the student must request to have the scholarship reinstated once the required cumulative GPA is achieved. The necessary GPA 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. Payment of the award is made in two equal payments, in the fall and in the spring, unless otherwise noted. The amount will be directly applied to the student’s account upon verifying the student’s full-time enrollment for the term 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.

MID-HUDSON RIVER VALLEY COMMUTER GRANT
Starting in Fall 2015, the Mid-Hudson River Valley Commuter Grant will be awarded to undergraduate freshmen who commute to campus. The $5,000 grant will be in addition to a merit scholarship, should one be awarded, and allocated evenly in the fall and spring semesters ($2,500 each).

To be eligible, students must be undergraduate freshmen commuting from their permanent residence in the Mid-Hudson River Valley or its surrounding areas, a U.S. citizen or permanent resident, and enrolled full-time.

The Mid-Hudson River Valley Commuter Grant is renewable for up to eight academic-year semesters (fall and spring) for students who continue to commute from their permanent residence and maintain satisfactory academic progress toward their degree.

Students who change their housing status after the May 1 deposit deadline or move off campus will not be eligible for this grant. Students receiving additional aid from the college (athletic scholarship, employee tuition benefits, etc.) will be evaluated on a case-by-case basis.

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.

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.
4. Marist undergraduate institutional aid is awarded for up to four years of full-time enrollment. Students requesting additional aid beyond this timeframe are required to provide a reconsideration letter with supporting documentation and will be evaluated on a case by case basis.

OTHER SCHOLARSHIPS

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

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

ADULT LEARNER SCHOLARSHIP
The Adult Learner Scholarships are awarded annually to students enrolled in a minimum of 6 credits through the Marist College Office of Undergraduate Admission. Students must have a GPA of 2.5 to be eligible for the scholarship. Scholarships are awarded upon the recommendation of the Office of Undergraduate Admission and are based on financial need and academic performance.

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 Professional Programs 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 Undergraduate Admission.

ENDOWED SCHOLARSHIPS
Through the generosity of trustees, alumni, parents, employees, 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.
NEW SCHOLARSHIP OPPORTUNITY IN SUPPORT OF VOLUNTEERISM

JONAH AND JOAN SHERMAN SCHOLARSHIP FOR VOLUNTEER OUTREACH

Named for a long-time Marist College Trustee and his wife, The Jonah and Joan Sherman Scholarship for Volunteer Outreach was established by Bruce Sherman and Amy Sherman to honor their parents. The scholarship’s mission is to promote effective volunteerism by recognizing and financially aiding young people who follow in the footsteps of Jonah and Joan Sherman, who through their volunteer work locally and around the world helped countless people lead more functional, productive, and hopeful lives. The scholarship is open to rising sophomores, juniors, and seniors who are participating in or leading volunteer activities. Activities may or may not be campus-based or sponsored by a Marist organization, and can be conducted locally, nationally, or internationally. Candidates should be in good academic standing. Financial need is not a criterion, and one-year renewal is possible but students must reapply.

GENERAL

ALFA LAVAL/WENCEL NEUMANN SCHOLARSHIP IN HONOR OF DELAVAL EMPLOYEES

The Alfa Laval/Wencel Neumann Scholarship in Honor of DeLaval Employees was established to honor former employees of this international corporation, which had a manufacturing facility in Poughkeepsie for many years. It is named for a 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.

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.

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.

ROGER V. COLEMAN ’82 SCHOLARSHIP

The Roger V. Coleman ’82 Scholarship has been established at Marist College by the Roger V. Coleman Family Foundation at the direction of Roger and Margaret Coleman. Roger is a graduate of Marist’s class of 1982. The Roger V. Coleman ’82 Scholarship provides financial assistance to traditional age undergraduates at Marist who are entering their junior or senior year and have experienced unexpected financial hardship jeopardizing their ability to complete their degrees on schedule. The recipients must be in good academic standing and be exemplary members of the Marist community.

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. Preference will be given to recipients of The Charles E. and Mabel E. Conklin Scholarship for Academic Excellence at Dutchess Community College.

DEBRA SUE LEVANTROSSER WOMEN OF MARIST SCHOLARSHIP

The Debra Sue Levantrosser Women of Marist Scholarship was established by Frederick and Barbara Levantrosser in honor of their daughter, who received her Master’s of Public Administration from Marist in 1996. Recipients must exhibit an entrepreneurial spirit and creativity as well as high integrity, motivation to succeed, and extraordinary potential for personal growth. The scholarship is available to traditional-aged female junior and senior undergraduates and female graduate students majoring in management, business, political science, or public administration. Special consideration is given to applicants pursuing an international focus in their studies and career aspirations.

PATRICK J. DONAGHY SCHOLARSHIP

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

JOHN J. DOUGHERTY MEMORIAL SCHOLARSHIP

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

PETER AND VIRGINIA FOY SCHOLARSHIP

The 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. ARMAND HAMMER SCHOLARSHIP

The Dr. Armand 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 HANIFIN MEMORIAL SCHOLARSHIP

Established by John Hanifin, 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.

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.

WINIFRED & WILLIAM O’REILLY SCHOLARSHIP

The Winifred & William O’Reilly Scholarship has been established at Marist College by their son, Bill O’Reilly ’71. This scholarship will be awarded annually to upper-class students with financial need. A commitment to community involvement is a consideration.

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 longtime 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.)

EVA BLOCK MEMORIAL SCHOLARSHIP
Named in memory of a member of the Class of 2012, The Eva Block Memorial Scholarship has been established at Marist College to provide financial assistance to incoming freshmen majoring in Fashion. Preference is given to talented and creative students who, like Eva, have a passion for fashion design and plan to pursue a career in the fashion industry. This need-based scholarship will be renewed for up to three years provided the recipient continues to meet awarding criteria.

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.

THE CLASS OF 1968 SCHOLARSHIP
The Class of 1968 Scholarship was established at Marist College by members of Marist's 1968 graduating class in honor of their 40th Reunion. Having developed lifelong friendships and a special dedication to their alma mater, these devoted alumni wish to help future generations of Marist undergraduates obtain their own Marist experience. The Class of 1968 Scholarship will be awarded annually to traditional-age entering freshmen with documented financial need. Preference will be given to young men and women who are academically strong and active in their community. Scholarship awards will be renewed for up to three years (for a total of four years) provided the recipients remain in good academic standing.

THE CLASS OF 1969 SCHOLARSHIP
The Class of 1969 Scholarship was established at Marist College by members of Marist's 1969 graduating class in honor of their 40th Reunion. Strongly committed to Marist and bonded by lifelong friendships, the Class of 1969 created this scholarship to advance the College's mission and help future generations of students obtain a Marist education. The Class of 1969 Scholarship will be awarded annually to traditional-age entering freshmen with documented financial need. Preference will be given to young men and women who are academically strong and active in their community. Scholarship awards will be renewed for up to three years (for a total of four years) provided the recipients remain in good academic standing.

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 at 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.

DONOGHUE-SHEA FAMILY MEMORIAL SCHOLARSHIP
The Donoghue-Shea Family Memorial Scholarship has been established at Marist College by David L. Donoghue '64 to honor the memory of his father and mother, Raymond and Mary Carroll Donoghue, and the memory of his uncle and aunt, Thomas and Dorothea Donoghue Shea, by helping students with disabilities to achieve their bachelor's degrees. The Donoghue-Shea Family Memorial Scholarship provides financial assistance to an incoming freshman admitted through Marist's Office of Special Services, and who has demonstrated financial need. Scholarship awards are renewable if the recipient continues to meet the awarding criteria and remains in good academic standing.

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.

MICHAEL A. GUZZARDI SCHOLARSHIP
The Michael A. Guzzardi Scholarship has been established at Marist College by Michael Guzzardi. The Michael A. Guzzardi Scholarship provides financial assistance to entering freshmen with documented financial need. Preference is given to students graduating from St. Joseph’s Preparatory School in Philadelphia, Pennsylvania, or Merion Mercy Academy in Merion Station, Pennsylvania. Scholarship awards will be renewed for up to four years provided the recipient continues to meet the awarding criteria and remains in good academic standing.

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 under-represented 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.

KEVIN JOHNSON MEMORIAL SCHOLARSHIP
Named in memory of a member of the Marist Class of 2012, the Kevin Johnson Memorial Scholarship will be awarded to a full-time undergraduate student majoring in communication. Kevin effectively used many forms of electronic communication as a vehicle to promote dialogue, peace and acceptance amongst a diverse range of peoples, and it is in this spirit that the scholarship was established. Applicants should have a demonstrated history of community involvement and are required to submit a brief statement explaining their desire and qualifications for this award.

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 one of 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 public and private schools in Dutchess County. Awards 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.

MAURI FAMILY COMPUTER SCIENCE SCHOLARSHIP
The Mauri Family Computer Science Scholarship has been established at Marist College by Ross A. Mauri ’80. The Mauri Family Computer Science Scholarship provides financial assistance to entering freshmen pursuing a degree in computer science and having documented financial need. Scholarship awards will be renewed for up to three years (for a total of four years) provided the recipients continue to meet the awarding criteria and remain in good academic standing.

MAURI FAMILY SOCCER SCHOLARSHIP
The Mauri Family Soccer Scholarship has been established at Marist College by Ross A. Mauri. The Mauri Family Soccer Scholarship provides financial assistance to entering freshmen pursuing an undergraduate degree and playing on the Marist Men’s Varsity Soccer Team. Scholarship awards will be renewed for up to three years (for a total of four years) provided the recipients continue to meet the awarding criteria and remain in good academic standing.

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.

PETER AND ALICE O’KEEFE FAMILY SCHOLARSHIP
The Peter and Alice O’Keefe Family Scholarship has been established at Marist College by Professor Emeritus of History, Dr. Peter O’Keefe, a Marist Heritage Professor and Alice O’Keefe to help high school graduates from disadvantaged socioeconomic backgrounds pursue a Marist education. The Peter and Alice O’Keefe Family Scholarship provides financial assistance to traditional full-time freshmen with financial need. Scholarship awards will be renewed for up to three years (for a total of four years) provided the recipients remain in good academic standing.

BROTHER RICHARD RANCOURT, FMS, SCHOLARSHIP
Established to honor 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.

W.M. SCHULTZ CONSTRUCTION, INC. SCHOLARSHIP
The W.M. Schultz Construction, Inc. Scholarship has been established at Marist College by William M. and Suzanne Schultz at W. M. Schultz Construction, Inc. W. M. Schultz Construction, Inc. was the primary contractor of the Route 9 walkway, which connects Marist’s east and west campuses. The W. M. Schultz Construction, Inc. Scholarship will be awarded annually to traditional-age entering freshmen with documented financial need. Scholarship awards will be renewed for up to three years (for a total of four years) provided the recipients remain 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.

ROBERT L. SWEENEY MEMORIAL SCHOLARSHIP
The Robert L. Sweeney Memorial Scholarship has been established at Marist College by Robert's wife, Diane. The Robert L. Sweeney Memorial Scholarship provides financial assistance to entering freshmen pursuing an undergraduate degree at Marist with preference given to young men and women who are academically strong and active in their community. Scholarship awards will be renewed for up to three years (for a total of four years) provided the recipients remain 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 BELLACICCO MEMORIAL SCHOLARSHIP
The Frank and Grace Bellacicco Memorial Scholarship was established by Frank Bellacicco, Class of 1987, in memory of his parents. Awards are made to students who are business majors and have exhibited an entrepreneurial spirit. The recipient must be a junior and maintain a 3.0 GPA to be considered for this renewable scholarship. In addition, the student must show a commitment to community service. Preference is given to students from Ulster and Dutchess counties.

ARTHUR F. BROOK MEMORIAL SCHOLARSHIP
Established in memory of a former chairman of the 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 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: Albany, Allegany, Buffalo City, Cattaraugus, Cayuga, Chautauqua, Chenango, Clinton, Dutchess, Erie, Franklin, Herkimer, Jefferson, Monroe, Niagara, Oswego, Rensselaer, St. Lawrence, Schenectady, 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.

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.

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.

Professor Helen M. Hayes Scholarship
The Professor Helen M. Hayes Scholarship has been established at Marist College by Helen’s husband, Joseph Regh ’67, in recognition of her dedication and devotion to teaching. The Professor Helen M. Hayes Scholarship provides financial assistance to sophomore, junior, or senior students majoring in computer science based on academic achievement and with documented financial need. Scholarship awards will be renewed provided the recipient continues to meet the awarding criteria and remains in good academic standing.

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 Hagedorn Scholarship
The Coleman Hagedorn Memorial Scholarship was established in memory of Coleman Hagedorn ‘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

Kate Spade & Company Foundation Scholarship
The Kate Spade & Company Foundation 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 fundraising 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 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, Chenango, Clinton, Dutchess, Erie, Franklin, Herkimer, Jefferson, Monroe, Niagara, Oswego, Rensselaer, St. Lawrence, Schenectady, 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.

**Mathematics**

**PATRICK A. TASCIOITTI 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 their 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.

**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 a rising sophomore, junior, or senior 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 recommendation of the Chair of Modern Languages and the Director of Student Financial Services. This scholarship is not renewable.

**Science/Pre-Med (School of Science)**

**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.

**KERRY ROSE FITZSIMONS MEMORIAL SCHOLARSHIP**
Named in memory of a member of the Class of 2012, The Kerry Rose Fitzsimons Memorial Scholarship has been established at Marist College to provide financial assistance to full-time undergraduate students majoring in the School of Science. Kerry was a well-rounded young woman with a passion for medicine, marine biology, music and sports. While at Marist, Kerry majored in biomedical sciences with a chemistry minor. Applicants should be academically strong and excel in the sciences. This need-based scholarship will be renewed for up to three years provided the recipient continues to meet awarding criteria.

**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 a rising sophomore, junior, or senior majoring in chemistry or biochemistry 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-healthcare careers. This scholarship was established by Dr. Molloy’s wife, Rosemary, and supported by his family and many former students, colleagues, and friends.

**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 who is pursuing a degree in social work.
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.

Campili Family Scholarship Fund
The Campili Family Scholarship has been established in memory of Nicola and Venzie Campili 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 who have graduated from a Hudson Valley area high school.

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 scholarship will be renewed for one additional year provided the recipient still qualifies academically.

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 James J. McCann Charitable Trust in memory of John J. Gartland, Jr., a former member and lifetime Chair of the Marist College Board of Trustees. This scholarship is awarded to students from Dutchess County who are academically strong and have demonstrated a commitment to community service as epitomized by its namesake. Financial need is a consideration, and preference is 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.

Stephen & Linda Saland Scholarship
Stephen M. Saland was a champion of education, children, and families in both the New York State Assembly, Senate, and throughout Dutchess County for over 30 years. In honor of Steve and Linda’s dedication to their community, the Stephen & Linda Saland Scholarship was created at Marist College for traditional age undergrad students who are residents of Dutchess County. Financial need is a criterion. Awards will be renewed provided the recipient continues to meet awarding criteria.

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 annually 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.

Francis X. & Elizabeth H. Tucker Memorial Scholarship
The Francis X. & Elizabeth H. Tucker Memorial Scholarship was established with a generous gift from the estate of Dr. Elizabeth Tucker. The Tucker’s were long-time friends of Marist, who resided in Kingston, New York and strongly believed in the importance of education and the College’s mission. Mr. Tucker also served on the Marist Board of Trustees. This scholarship is awarded to full-time traditional undergraduate students residing in the Hudson Valley. Academic merit and financial need are also award criteria.

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.
The Ellen Irene Forsander Memorial Scholarship was established by Mrs. ELLEN IRENE FORSANDER MEMORIAL SCHOLARSHIP families to attend college. The scholarship is renewable provided the student maintains at least a 2.8 GPA and continues to have financial need.

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 was established at Marist College by Kathryn Cambone Brown ’74 and Stephen E. Brown ’71 to honor her father for inspiring them with his values and lifelong dedication to his family and community. This scholarship is awarded to students who have excellent academic records, demonstrated a strong commitment to achieving their educational goals, and have significant financial need. Preference is given to female students who show leadership potential and may be the first in their families to attend college.

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.

Financing Your Education