



MERRIMACK COLLEGE

# ***TAKE THE NEXT STEP***

***A GUIDE TO APPLYING FOR ADMISSION & FINANCIAL AID***



## RECOGNITIONS AND RANKINGS

**U.S. NEWS & WORLD REPORT 2023**

Top 40 Regional Universities North

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**THE PRINCETON REVIEW 2023**

Best Regional Colleges

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**MONEY MAGAZINE 2022**

Best Colleges for Your Money

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**PAYSCALE 2021**

Best Value College

## A TOP-TIER EDUCATION AT AN AFFORDABLE PRICE

Your investment in a college education is something we take seriously. A common misconception among students and families is that they won't qualify for aid, when in reality, there are a lot of factors we take into consideration.

We strive to make Merrimack affordable because we know finances are one of the biggest deciding factors in the admission process. We have a team of experts ready to help explore your options and answer your questions—and we hope this guide is a great place to start!



**YOUR INVESTMENT IN A MERRIMACK EDUCATION PAYS OFF**

**Our graduates are in the top 2% of earners after 10 years of graduating.** Based on a study done by Georgetown

University, Merrimack graduates' earnings after 10 years rank **90 out of 4,500** colleges and universities!

# HOW TO CHOOSE THE RIGHT DEADLINE FOR YOU

With so many application deadlines to choose from, you may be wondering what they all mean and which one is right for you.

## EARLY DECISION

- ➔ Application Due:  
**November 15**
- ← Decisions Released:  
**mid-December**

This deadline is binding, which means you sign an agreement saying you will enroll at the college if admitted. You can still apply to other schools but only one Early Decision application can be active at all times. If admitted to Merrimack, all other applications must be withdrawn.

## EARLY ACTION

- ➔ Application Due:  
**EA1: November 15**  
**EA2: January 15**
- ← Decisions Released:  
**EA1: mid-December**  
**EA2: mid-February**

This option is great if you want your decision as soon as possible while still exploring your options. This decision is non-binding, which means you can apply Early Action to as many schools as you want without any commitments.

## ROLLING ADMISSION

- ➔ Application Due:  
**February 1-August 1**
- ← Decisions Released:  
**Weekly after February 15**

This option may be for you if you simply need more time or your plans change at any point in the process. Rolling admission means you can submit your application at any time and receive a decision at any time (typically within two weeks of completing your app!)

**No matter which deadline you choose, everyone is reviewed using the same criteria—we promise!**

The deadlines help give you a goal to work towards so you know when you'll receive a decision and how much time you have to explore your options.

**START AN APPLICATION TODAY!**



**» NO FEE TO APPLY**  
**» NO TEST SCORES**



## APPLICATION DEADLINES

### First-year

#### Fall deadlines

- Early Decision: **November 15**
- Early Action 1: **November 15**
- Early Action 2: **January 15**
- Rolling: **August 1**

#### Spring deadline

- Regular Decision: **January 6**

### Transfer

#### Fall deadlines

- Priority Deadline: **March 15**
- Regular Decision: **August 15**

#### Spring deadlines

- Priority Deadline: **November 15**
- Regular Decision: **January 6**

## APPLICATION CHECKLIST

- Common Application
- High school transcript
- Secondary school report
- Recommendation letter(s)

Visit [www.merrimack.edu/apply](http://www.merrimack.edu/apply) for a complete rundown of requirements for freshman, nursing, transfer and international students.

# FINANCIAL AID TERMS TO KNOW

**Cost of Attendance:** The total amount it will cost you to go to school for one academic year, including tuition and fees, room and board, books and supplies, transportation, personal expenses and other miscellaneous costs.

**Direct Costs:** Expenses paid directly to the college, such as tuition and fees or room and board.

**Expected Family Contribution (EFC):** A measure of your family's financial strength, calculated according to federal guidelines. The EFC is used to determine eligibility for need-based aid.

**Gift Aid:** A type of financial aid that typically doesn't need to be paid back. Gift aid comes with titles such as grants, scholarships, remissions, waivers or other awards. These can be based on many factors, including (but not limited to) financial need, academic excellence, athletics, musical talents and many other things.

**Indirect Costs:** Expenses paid to someone else other than the college, such as transportation costs if you're a commuter student.

**Student Loan:** A form of financial aid that must be repaid with interest. Educational loans have varying interest rates and repayment terms.

- **Federal Direct Student Loan:** A type of loan provided by the U.S. Department of Education through the FAFSA application. You would be responsible for making payments starting six months after you are no longer taking classes full-time (for example: six months after you graduate).
- **Subsidized Loans:** A type of loan where the government pays the interest on the loan while you are enrolled in college at least half-time. Students must meet a certain level of financial need in order to qualify for this type of loan.
- **Unsubsidized Loans:** A type of loan where interest starts to accrue while you are in school, and you would be responsible for paying back the interest on top of the base amount.

**Work-Study/Student Employment:** Programs that provide part-time employment to college students who need the earnings to help meet their cost of attendance.



**SEE MORE FINANCIAL AID  
AND ADMISSION TERMS  
ON OUR WEBSITE**

# ADMISSION TERMS TO KNOW

**Applicant Portal:** A personalized webpage where you can login and check your application status, update your information, receive notifications and much more.

**Demonstrated Interest:** These are typically things like scheduling an interview or attending an Open House that show the school you're really excited about them.

**Grade Point Average (GPA):** A number that shows your overall academic performance in high school. It's calculated by assigning a point value to each grade you've earned, usually on a 4.0 scale. Some schools use a weighted grade point average that assigns a higher point value to grades in more difficult classes, such as Honors.

**Recommendation Letter:** A written statement from someone who knows you well, typically a school counselor or teacher. These documents tell the college more about who you are as a student, your academic performance and your personal character.

**Secondary School Report:** A form completed by your school counselor that provides colleges with an overview of your academic record.

**Transcript:** Similar to a report card, your transcript is the official record of your coursework at a school or college that shows which classes you took and what grades you received.





## WHAT IS FAFSA?

The Free Application for Federal Student Aid (FAFSA) is the official form that you use to apply for financial assistance from the federal government. The FAFSA asks a series of questions about income, assets and other factors, such as how many children are in your family. The information you supply on the FAFSA determines what type(s) of aid you may qualify for.

### Why is it important?

The FAFSA determines your eligibility for subsidized federal student loans (which are based on need), unsubsidized federal student loans (which most students qualify for regardless of need), federal grant programs, work-study programs, state-based financial aid, school-based financial aid, scholarships and other aid.

### How do I get started?

Before you begin your FAFSA, you will need to create a Federal Student Aid (FSA) ID for yourself and your parent(s). It's important that the FSA IDs are registered with different email addresses and different passwords as this is your official electronic signature for the FAFSA. To create a Federal Student Aid ID, go to [www.studentaid.gov/fsa-id/create-account](http://www.studentaid.gov/fsa-id/create-account).



**VISIT [WWW.STUDENTAID.GOV/FAFSA](http://WWW.STUDENTAID.GOV/FAFSA)  
TO GET STARTED!**

# FAFSA CHECKLIST

- ☐ **Social Security Number**  
for both student and parent
- ☐ **2021 tax return information**  
or try the IRS Data Retrieval tool
- ☐ **Merrimack federal school code:** 002120
- ☐ **Federal Student Aid (FSA) ID**  
for student and parent



# FAFSA TIPS

- 1 You don't need to do it all in one sitting; maybe plan for 30 minutes to get started.
- 2 Use a personal email address; school email addresses typically end after you graduate and could prevent you from accessing your FAFSA later.
- 3 Write down your student and parent FSA IDs and passwords, and keep them in a safe place; you will need them the following year.
- 4 Get it done early; you can submit your FAFSA before your applications are done.
- 5 File the FAFSA for your future academic year; if you are starting college in Fall 2023, then you'll want to file the 2023-2024 FAFSA.

» **REMEMBER:** The FAFSA is not a loan! There is no financial commitment when you file the FAFSA. You're simply providing colleges with more information to help calculate all the different financial aid options you qualify for such as scholarships, grants, loans, work-study and more. That means your potential aid can come from many different sources so you should still file the FAFSA even if you don't plan on taking out any loans.

# TYPES OF AID

| MERIT AND ATHLETIC SCHOLARSHIPS |  |   |   |
|---------------------------------|--|---|---|
| FUND                            | DESCRIPTION  | AMOUNT PER YEAR   | ELIGIBILITY   |
| <b>Merit Scholarship</b>        | Awarded to incoming students in recognition of academic achievement. | Between \$13,000–\$27,000 for tuition and/or room and board | All undergraduate applicants are considered based upon a holistic review of their academic record and personal accomplishments. |
| <b>Athletic Scholarship</b>     | Awarded to select athletic recruits.                                 | Up to full tuition, room and board, books and fees          | Scholarships are awarded at the discretion of the Athletics Department.   |

| GRANTS  |   |                                   |   |
|---|---|-----------------------------------|---|
| FUND  | DESCRIPTION   | AMOUNT PER YEAR                   | ELIGIBILITY   |
| <b>Merrimack College Grant</b>                            | Based upon demonstrated financial need, as per the FAFSA.                                       | Amount varies upon financial need | File the FAFSA by the priority filing deadline of February 15 and demonstrate financial need. |
| <b>Federal Pell Grant</b>                                 | Awarded on need-based criteria. Students are automatically considered when they file the FAFSA. | Up to \$6,895                     | Eligibility depends upon the student's EFC from the FAFSA.                                    |
| <b>State Grant</b>  | Awarded on need-based criteria. Students are automatically considered when they file the FAFSA. | Varies per state                  | Check with your state agency for state grant eligibility guidelines.                          |
| <b>Federal Supplemental Educational Opportunity Grant</b> | Awarded on a limited basis to Pell Grant recipients.  | \$1,000–\$4,000                   | Priority is given to Pell Grant recipients with the lowest EFC.                               |

| SPECIAL SCHOLARSHIPS   |   |                          |   |
|--|---|--------------------------|---|
| FUND   | DESCRIPTION   | AMOUNT PER YEAR          | ELIGIBILITY   |
| <b>Augustinian Scholarship</b>   | Prestigious scholarship awarded to incoming students who have attended secondary schools affiliated with the Order of St. Augustine. Awarded in place of merit.   | Full tuition             | Recipients embody the values of St. Augustine – hospitality, community and the pursuit of truth. Students are required to commit to up to 6 hours of service per week.                        |
| <b>Choral Scholarship</b>  | Awarded to select incoming students with a strong background in singing who intend to participate in concert choir. Awarded in addition to merit.   | \$500                    | Applicants must indicate their interest on their application for admission. Recipients are selected by the Director of Campus Music Activities.   |
| <b>FIRST Robotics Scholarship</b>                                      | Awarded to a select number of incoming students who have participated on a FIRST Robotics team. Awarded in addition to merit.   | \$5,000                  | To be considered, students will need to submit a FIRST application (located on our website) and major within the School of Science and Engineering.   |
| <b>Honors Scholarship</b>  | Inspired by St. Augustine's philosophy of teaching and learning, the Honors Scholarship is awarded to students selected into the Honors Program. Awarded in addition to merit.  | \$1,500                  | Top 20% of the freshman applicant pool who confirm their intent to participate in the Honors Program.   |
| <b>Marching Band Scholarship</b>                                       | Awarded to talented musicians based upon musical ability who intend to participate in the marching band. Awarded as a comprehensive scholarship or in addition to merit.  | Amount varies by student | Students are encouraged to audition to be considered for the comprehensive scholarship. Recipients are selected by the Director of Bands.   |
| <b>Merrimack Achieves Collegiate Holistic Support Scholars (MACHS)</b> | Established through a prestigious National Science Foundation (NSF) grant and awarded to select high achieving students who show a strong passion and ambition for a future in their field but may have financial barriers. Awarded in addition to merit. | \$8,100                  | Eligible students will need to major within the School of Science and Engineering and demonstrate significant financial need. Students will be notified and invited to submit an application. |



***VIEW A FULL LISTING OF SCHOLARSHIPS AND GRANTS ON OUR WEBSITE***

# FREQUENTLY ASKED QUESTIONS

**I requested my transcript and recommendations, does that mean I can submit my application now or should I wait?**

There's no right or wrong "order" in which to apply so don't stress about timing everything perfectly. Whichever documents we receive first, we'll start an application file for you where everything gets collected as it comes in. School counselors can get BUSY so it's better to request that stuff early even if you haven't applied yet!

**I just noticed a typo/mistake on my application. What should I do?!**

Don't panic! Mistakes happen. You won't be judged for a silly little typo! But if it's something important—like your address or phone number—you might be able to update it in your applicant portal. If all else fails, just email the admission office and they can help.

**If I send in my test scores, will you look at them?**

Merrimack is test-blind for admission, scholarship and Honors program consideration which means our review process doesn't use test scores in any way. We would rather look at what makes you a good fit for Merrimack so that we know you'll be happy and successful here.

**Does it cost anything to file the FAFSA?**

Nope—it's totally free! That's why it's called the "Free Application for Federal Student Aid" (or FAFSA for short!)

**How do I add more than 10 schools to my FAFSA list?**

The FAFSA only allows 10 federal school codes at one time, but you can go in after your FAFSA has been initially processed and delete schools from your list to add new ones. Simply login to your FAFSA account and select "Update Schools." The original school(s) will still receive your FAFSA data.



## MYTH VS FACT

**Myth: I should apply early to get the best financial aid package.**

**Fact:** We review all applicants using the same criteria regardless of when you apply. The benefit of applying—and filing the FAFSA—early is that you’ll know your financial aid package sooner, giving you more time to explore your options.

**Myth: I should wait to apply until I’ve picked a major.**

**Fact:** It’s normal to feel lost or overwhelmed at the thought of choosing a major, and it’s totally ok to apply undecided. In fact, “undecided” is often one of the most popular “majors” at Merrimack! That’s why we have the Discover Program which is dedicated to helping you narrow it down while still fulfilling your core requirements.

**Myth: My parents make too much money, so I won’t qualify for aid.**

**Fact:** There is no income cut-off to qualify for federal student aid. Many factors—such as the size of your family—are taken into account. You’ll never know all your financial aid options unless you try.

**Myth: I won’t get in because my GPA isn’t “perfect.”**

**Fact:** 48% of our most recent class had a GPA between 2.5–3.4, with many others falling above or below that range. Merrimack looks at all aspects of your application to determine if you’ll be a good fit here; your GPA is just one small piece of the puzzle.

**Myth: I can’t afford a private college.**

**Fact:** When you apply to Merrimack, your application is automatically reviewed for various scholarships you qualify for—such as merit scholarships up to \$27,000! After your financial aid is packaged, Merrimack’s costs could be comparable to that of a state school.

**98%**  
**OF STUDENTS LAST YEAR  
RECEIVED A GRANT  
AND/OR SCHOLARSHIP**

**\$102 MILLION**  
**IN INSTITUTIONAL  
GRANTS AND  
SCHOLARSHIPS TO BE  
AWARDED THIS YEAR**

**\$21,600**  
**AVERAGE ANNUAL  
TUITION AND FEES  
AFTER SCHOLARSHIPS  
AND GRANTS\***

**\$17,200**  
**AVERAGE ANNUAL  
ROOM AND BOARD  
AFTER SCHOLARSHIPS  
AND GRANTS\*\***

## **OUR NUMBERS** 2022-2023 Cost of Attendance

### **Direct Costs (Estimates)**

Expenses that are paid to the college and appear on your Merrimack student bill.

|                           |                 |
|---------------------------|-----------------|
| Tuition                   | <b>\$45,815</b> |
| Comprehensive Fee         | <b>\$3,381</b>  |
| Room and Board**          | <b>\$19,482</b> |
| <b>Total Direct Costs</b> | <b>\$68,678</b> |

**+**

### **Indirect Costs (Estimates)**

Expenses that are paid to someone else other than the college and vary by student.

|                             |                |
|-----------------------------|----------------|
| Books and Supplies          | <b>\$1,000</b> |
| Transportation              | <b>\$1,000</b> |
| Personal Expenses           | <b>\$450</b>   |
| Loan Origination Fee        | <b>\$70</b>    |
| <b>Total Indirect Costs</b> | <b>\$2,520</b> |

## **YOUR NUMBERS** Get the big picture (and calculate the costs)

Once you submit your Common App and file your FAFSA, you will be reviewed for scholarships, grants and loans you may qualify for. If admitted, you will then be notified of your financial aid offer in your applicant portal. This will help you estimate your costs to attend Merrimack—but remember there are many different factors to consider. In the spring, we typically offer financial aid consultations where you can sit down with a counselor and discuss your personal finances one-on-one.

*\*Please remember that this figure is an estimated average for the class entering in fall 2022. Be sure to complete all required admission and financial aid materials, including the FAFSA, to determine your final eligibility.*

*\*\*Room and board rates vary depending on room assignment.*



## ***WE'RE HERE FOR YOU***

When you pursue an education at Merrimack, you're never on your own. You have a dedicated team, including both an admission and a financial aid counselor, to help you through the process.

» **ADMISSION:** 978-837-5100  
admission@merrimack.edu  
www.merrimack.edu/apply

» **FINANCIAL AID:** 978-837-5186  
financialaid@merrimack.edu  
www.merrimack.edu/aid