



MERRIMACK COLLEGE

TAKE THE NEXT STEP

A GUIDE TO APPLYING FOR ADMISSION & FINANCIAL AID



75
YEARS

PRE ONE

EDINBURGH
COLLEGE

EDINBURGH
COLLEGE



RECOGNITIONS AND RANKINGS

U.S. NEWS & WORLD REPORT 2024

Best Regional Universities North
Best Value School
Most Innovative School



THE PRINCETON REVIEW 2023

Best Regional Colleges



MONEY 2023

Best Colleges in America

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 If admitted to Merrimack, all other applications must be withdrawn.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:
November 15
- ← Decisions Released:
Mid-December

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:
November 16–August 1
- ← Decisions Released:
Weekly after mid-December

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.

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

FRESHMAN DEADLINES

Fall Application Dates

- Early Decision: Apply by November 15
- Early Action: Apply by November 15
- Rolling: November 16–August 1

Spring Application Dates

- Early Action: Apply by November 15
- Rolling: November 16–January 6

Many students begin in the spring, which still provides full access to housing, scholarships and financial aid.

TRANSFER DEADLINES

Fall Application Dates

- Early Action: Apply by March 15
- Rolling: March 16–August 15

Spring Application Dates

- Early Action: Apply by November 15
- Rolling: November 16–January 6

APPLICATION CHECKLIST

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

Visit 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, housing and food, books and supplies, transportation, personal expenses and other miscellaneous costs.

Direct Costs: Expenses paid directly to the college, such as tuition and fees or housing and food.

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.



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

Student Aid Index (SAI): A measure of your family's financial strength, calculated according to federal guidelines. The SAI is used to determine eligibility for need-based aid.

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.

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 to help pay for college. The FAFSA asks a series of questions about income, assets and other factors, which is then shared with the colleges you're applying to. 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 as this is your official electronic signature for the FAFSA and other important federal documents, such as Loan Entrance/Exit Counseling and Loan Master Promissory Notes. To create a Federal Student Aid ID, go to **www.studentaid.gov/fsa-id/create-account**.



**VISIT WWW.STUDENTAID.GOV/FAFSA
TO GET STARTED!**

FAFSA CHECKLIST

☐ Social Security Number

for both student and parent

(If your parents don't have SSNs, they must enter 000-00-0000 on the FAFSA)

☐ Merrimack federal school code: 002120

☐ Federal Student Aid (FSA)

ID & Password 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 File the FAFSA for your future academic year; if you are starting college in Fall 2024, then you'll want to file the 2024-2025 FAFSA.
- 5 Be sure to include your Social Security Number on your Common App; that is the only way your FAFSA and application will match in the system!

» **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
Merit Scholarship	Awarded to incoming students in recognition of academic achievement.	Between \$14,000–\$28,500 for tuition and/or room and board	All undergraduate applicants are considered based upon a holistic review of their academic record and personal accomplishments.
Athletic Scholarship	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
Merrimack College Grant	Based upon demonstrated financial need, as per the FAFSA.	Amount varies upon financial need	File the FAFSA by the priority filing date of February 15 and demonstrate financial need.
Federal Pell Grant	Awarded on need-based criteria. Students are automatically considered when they file the FAFSA.	Up to \$7,395	Eligibility depends upon the student's SAI from the FAFSA.
State Grant	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.
Federal Supplemental Educational Opportunity Grant	Awarded on a limited basis to Pell Grant recipients.	\$1,000–\$4,000	Priority is given to Pell Grant recipients with the lowest SAI.

SPECIAL SCHOLARSHIPS			
FUND	DESCRIPTION	AMOUNT PER YEAR	ELIGIBILITY
Augustinian Scholarship	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.
Choral Scholarship	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.
FIRST Robotics Scholarship	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 Engineering and Computational Sciences.
Honors Scholarship	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.
Marching Band Scholarship	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.
Merrimack Achieves Collegiate Holistic Support Scholars (MACHS)	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 Engineering and Computational Sciences 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 many schools can I add to my FAFSA list?

The FAFSA allows up to 20 school codes at one time, but you can also add more later once your FAFSA has been initially processed. Be sure to add Merrimack's code (002120) to your list so that we can receive your information!



MYTH VS FACT

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

Fact: At Merrimack, 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 undeclared. In fact, entering freshman year “undecided” is more common than you think! 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: 47% 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 \$28,500! After your financial aid is packaged, Merrimack's costs are comparable to that of a state school.

NEXT STEPS

Once you submit your Common App and corresponding documents, you will be reviewed for admission and merit scholarship eligibility. If admitted, you will be notified of any merit scholarships at time of admission. Financial aid notifications will begin after January 2024; once you have a completed FAFSA on file, your financial aid offer will be posted in your applicant portal when ready. This will help you estimate your costs to attend Merrimack—but remember there are many different factors to consider. In the spring, we offer financial aid consultations where you can sit down with a counselor and discuss your personal finances one-on-one.

**98% OF STUDENTS
RECEIVED A GRANT
OR SCHOLARSHIP**

IN 2022–2023

**\$108M IN
INSTITUTIONAL
GRANTS AND
SCHOLARSHIPS**

EXPECT TO BE AWARDED IN 2023–2024



Tuition

Sticker price can be startling—especially when you haven't been reviewed for scholarships and aid yet. The good news is that “sticker price” (aka the full price you see listed for tuition, etc.) is almost never the actual amount that students pay.

Tuition and Fees = \$51,786

**Average annual tuition & fees
AFTER scholarships and grants*
= \$21,700**

**This is an estimated average for the class entering in fall 2023. To determine your final eligibility, complete the required admission and financial aid materials, including the Free Application for Federal Student Aid (FAFSA).*



Living On Campus

Students are guaranteed housing all four years at Merrimack! Housing can range from singles to doubles to apartment style. Students can choose from a variety of meal plans to meet their needs. Together, on-campus housing and meal plan costs can range from **\$19,995 to \$22,917** per year.



Living Off Campus

Students also have the option to live off campus. When living off campus students have the choice of opting into a meal plan or not and can choose the commuter meal plan.



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



MERRIMACK COLLEGE

315 Turnpike Street, North Andover, MA 01845

***SMART INVESTMENT.
STRONG OUTCOMES.***