

**USMMA Class of 2029  
Office of Financial Aid**

The goal of the Office of Financial Aid is that every student accepted is able to attend the Academy, regardless of their financial circumstance. Every accommodation will be made to ensure that financial obligations will not be a deterrent to attend.

USMMA participates in the Federal Student Aid (FSA) Program and is authorized to disburse FSA Pell Grants and Direct Loans to all eligible students. Federal Student Aid can be used to help defray the cost of any expenses related to attendance at the Academy. In addition, Students are encouraged to utilize any state aid, outside award scholarship(s) or a College 529 Savings Plan to which they may be eligible.

Plebe Candidates/Midshipmen are provided tuition, room and board, uniforms and books by the Federal Government. However, you are required to furnish at your expense, a number of educational materials and personal services. Expenses such as medical insurance, document fees (TWIC and US Passport), Plebe & Educational Kits, as well as transportation costs during liberty and leave periods are the responsibility of the Midshipmen.

The **2025-2026** Midshipman Academy Fee will be billed directly by the Academy. This fee may be deferred until your financial aid disburses provided you have a fully executed financial aid file.

**\*Completing a FAFSA and receiving an award package does not obligate you to accept Financial Aid\***

**Eligibility:**

All students, regardless of family income, are eligible to receive Federal Student Aid. The Student Aid Index (SAI) is calculated based on a variety of factors. Pell Grants are awarded based upon the SAI, the cost of attendance of your specific class year and status as a full-time student.

**Please complete the attached forms and return to the Office of Financial Aid in the white envelope provided with your Logging In packet.**

**What happens next:**

Once your FAFSA is reviewed, your award letter will be emailed to the address listed on the FAFSA. The award letter will detail the amount of aid you are entitled to receive, as well as instructions on how to accept or decline the aid that is offered.

Should you accept the aid awarded, funds will be disbursed to you in three (3) equal installments throughout the academic year. Plebe Candidates have a 30-day waiting period from the start of classes before aid is disbursed. The Office of Academy Financial Management (OAFM) will transfer financial aid and any scholarship funds you may receive into your personal bank account on file. Using banking facilities other than the Navy Federal Credit Union will have a longer waiting period to receive funds. Once your financial aid or scholarship funds have been deposited into your personal bank account, the funds can be used to reimburse any out of pocket expenses you may have incurred.

**Verification:**

The Department of Education (DOE) randomly selects FAFSA applicants to submit additional documentation to verify their FAFSA data. Verification is simply an additional step in the Financial Aid process. Applicants selected for verification will receive a self-reporting verification worksheet to complete and will be required to verify their tax information if the Direct Data Exchange (DDX) was not used. You will be notified via email if your FAFSA was selected for verification.

**Outside Award Scholarships/College Savings Programs:**

USMMA does not offer institutional aid, but welcomes and encourages outside scholarships and grants to offset the cost of attendance. Scholarship award checks should be made payable to The United States Merchant Marine Academy (USMMA) and sent to the attention of the Office of Financial Aid. If you are a College Savings Plan participant, you are encouraged to consult your fund manager for details. Scholarship checks are deposited *after* the start of classes.

**Scholarship Checks must be made payable to:**

U.S. Merchant Marine Academy (USMMA)

**Mailing Address:**

300 Steamboat Road

Kings Point, New York 11024

Attn: Lauri D'Ambra - Office of Financial Aid

**Contact:**

Office Hours: Monday – Thursday 0700 – 1430

Telephone: 516-726-5638

Financial Aid Office: [FinancialAid@usmma.edu](mailto:FinancialAid@usmma.edu)



## Cost of Attendance (COA) For Financial Aid Eligibility

Due to the unique nature of USMMA, the Cost of Attendance (COA) will vary by student.

In calculating COA, the Academy considers two types of expenses,

**Billed** and **Personal Out of Pocket** expenses.

### Billed Expenses Include:

All Midshipman (MIDN) Fee services (Laundry and Tailor/Seamstress) are expenses billed directly by the Academy at the start of the Academic year.

These fees must be paid prior to Indoctrination Day (\$909.00).

### Personal Out of Pocket Expenses Include:

Various items and services the MIDN are required to furnish at his/her own expense that will not be billed by the Academy.

*\*Out of Pocket Expenses are estimated and will vary by student\**

## 2025-2026 Academic Year

Expenses	AY 2025-2026 by Class Year and Split					
	2029	2028 A/B/C	2027 A/B	2027 C	2026 A/B	2026 C
Laundry Service	\$591.00	\$394.00	\$197.00	\$394.00	\$591.00	\$394.00
Tailor/Seamstress	\$318.00	\$212.00	\$106.00	\$212.00	\$318.00	\$212.00
<b>Midshipman Fees (Payable to USMMA)</b>	<b>\$909.00</b>	<b>\$606.00</b>	<b>\$303.00</b>	<b>\$606.00</b>	<b>\$909.00</b>	<b>\$606.00</b>
Plebe and Educational Kits	\$900.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Passport Fee	\$130.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TWIC Application Fee	\$125.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Other Out of Pocket Expenses</b>	<b>\$1,155.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Transportation	\$1,950.00	\$1,600.00	\$1,250.00	\$1,600.00	\$1,950.00	\$1,600.00
Miscellaneous Expenses	\$1,998.00	\$1,998.00	\$1,998.00	\$1,998.00	\$1,998.00	\$1,998.00
General Supplies	\$999.00	\$999.00	\$999.00	\$999.00	\$999.00	\$999.00
Student Health Insurance Plan (2025)	\$1,734.00	\$1,734.00	\$1,734.00	\$1,734.00	\$1,734.00	\$1,734.00
<b>Cost Allowances for Financial Aid Eligibility*</b>	<b>\$6,681.00</b>	<b>\$6,331.00</b>	<b>\$5,981.00</b>	<b>\$6,331.00</b>	<b>\$6,681.00</b>	<b>\$6,331.00</b>
<b>Total Cost of Attendance</b>	<b>\$8,745.00</b>	<b>\$6,937.00</b>	<b>\$6,284.00</b>	<b>\$6,937.00</b>	<b>\$7,590.00</b>	<b>\$6,937.00</b>



## United States Merchant Marine Academy

Office of Financial Aid  
300 Steamboat Road  
Kings Point, NY 11024  
516-726-5638

### United States Merchant Marine Academy Class of 2029

If you would like to be considered for Financial Aid for the 2025-26 Academic Year, please return the completed form in the white envelope provided with your Logging In packet to the Office of Financial Aid, and you will be provided with a Financial Aid Award Package.

The **25/26 FAFSA** has been completed: YES \_\_\_\_\_ NO \_\_\_\_\_ IN PROGRESS \_\_\_\_\_

**Full Name:** \_\_\_\_\_

**Street Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**Student Telephone:** \_\_\_\_\_

**Student Email Address:** \_\_\_\_\_

**Parent Telephone:** \_\_\_\_\_

**Parent Email Address:** \_\_\_\_\_

**USMMA's school code (002892) must be listed on your FAFSA in order to receive an award package.**



## United States Merchant Marine Academy

Office of Financial Aid  
300 Steamboat Road  
Kings Point, NY 11024  
516-726-5638

### Consent to Release Student Financial Aid Information

Please provide information from the Financial Aid file of \_\_\_\_\_  
Print Student Name and Graduation Year

To: \_\_\_\_\_  
Print Name and Relationship to USMMA Student

***This Consent does not include educational or medical records, held solely by Registrar or Student Health Services.***

Information to be released under this consent pertains ***only*** to Financial Aid.

The information is to be released for the following purpose:

- Family Communication
- Communication when on Sea Term
- Discussion pertaining to Student/Parent IRS Tax Transcript
- All the Above

***I understand the information may be released orally or in the form of copies of written records, as preferred by the requestor. I have a right to inspect any written records released pursuant to this Consent (except for parent financial records). I understand I may revoke this consent upon providing written notice to the Office of Financial Aid. I further understand that until this revocation is made, this consent shall remain in effect and my Financial Aid records will continue to be provided to the Person(s) listed above to whom the Financial Aid records will be released for the specific purpose described above.***

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

**Please return the completed form in the white envelope provided with your Logging In packet  
to the Office of Financial Aid**