

Financial Aid 2024-25 GRADUATE CHECKLIST

1

Apply for aid at Studentaid.gov

- You must create an FSA User ID and password.
- You must submit the completed 2024-25 Free Application for Federal Student Aid (FAFSA) which is available in December 2023. Be sure to include UWL's school code, 003919.
- We recommend you apply as soon as possible, although the FAFSA can be completed throughout the upcoming academic year.

2

Know your cost to attend UWL

- Estimate your college cost at www.uwlax.edu/cost

3

Apply for scholarships

- Apply for UWL Foundation Scholarships at uwlax.academicworks.com. Applications are available October 1 and must be submitted by February 1.
- Apply for Private Scholarships. UWL's Scholarship Resource Center has information about private scholarships at www.uwlax.edu/scholarships.
- In your UWL WINGS Student Center, report any private scholarships you have been awarded.

4

Submit any additional documentation requested by the UWL Financial Aid Office

- We will send you an email when we receive your FAFSA which will let you know if we need any additional documentation from you. Be sure to check the "To-Do" section of your UWL WINGS Student Center, <https://wings.uwlax.edu>.

5

Minnesota Reciprocity

- If you are a Minnesota resident, complete the 2024-25 reciprocity application prior to the start of classes at <https://www.ohe.state.mn.us>. This should be available starting March 2024. If starting in Summer 2024, also complete the 2023-24 reciprocity application.

6

Your financial aid offer

- Once you receive an email that your financial aid offer is available to review in your UWL WINGS Student Center, you are able to accept, decline or reduce the aid offered.
- Review the "Guide to Your Graduate Financial Aid Offer", available at www.uwlax.edu/finaid for more detailed information about the aid offered.
- Only borrow what you need. Visit uwlax.edu/finaid/info/types-of-aid/loans and select "Limit What You Borrow" for a list of helpful suggestions.
- The "Your Other Loan Eligibility-G*" item on your offer is informational letting you know the maximum that can be borrowed in a private loan or a Federal Graduate PLUS Loan. Note that this figure exceeds the amount owed to UWL because it includes items like transportation and miscellaneous expenses which will not be billed by UWL.

7

Additional federal loan steps

- If you are accepting your first federal loans, you must complete both a Direct Loan Master Promissory Note (MPN) and Entrance Loan Counseling (ELC) which can be completed at studentaid.gov. If you also borrow a Federal Graduate PLUS loan, you may want to complete the counseling that covers both Direct and PLUS Loans.

8

Set up your refund preference

- All of your financial aid proceeds will be applied electronically to your university bill. If funds remain after the bill is paid, a refund is generated. In your UWL WINGS Student Center/Finances section, select "Student Choice Refund". You can submit information that will allow any refunds to be deposited directly into your personal bank account. Direct deposit is highly recommended.

9

Submit a completed Summer School Application

- Complete this application if you will be attending at least half-time (5 credits) and wish to be offered financial aid during the summer. Remember that any Federal Direct student loans borrowed during the summer may reduce your eligibility during the upcoming academic year.

10

Apply for a Federal Graduate PLUS Loan (optional)

- After reviewing the "Other Financing Options", some graduate students choose to borrow a Federal Graduate PLUS Loan. You must complete a Grad PLUS application and Master Promissory Note (Grad PLUS MPN). Both are available at studentaid.gov. The maximum that can be borrowed in a Graduate PLUS Loan is indicated on your offer as "Your Other Loan Eligibility-G". Not all graduate students will have other loan eligibility. If this your first Graduate PLUS Loan, you must complete Graduate PLUS Loan counseling. To be eligible for a Federal Graduate PLUS Loan, you must be at least half-time (5 credits). If you are less than half-time, consider choosing a private loan from a lender that allows less than half-time attendance.

Welcome to UWL!

The UWL Financial Aid Office is here to help you navigate your way through the financial aid process. Visit uwlax.edu/finaid



Check out the **UWL Scholarship Resource Center** for information about our private scholarship database, a variety of helpful workshops and application review assistance. Visit www.uwlax.edu/scholarships



Find helpful information on college and finances provided through the **UWL It Make\$ Cents! Financial Literacy Program**. Information on budgeting, credit, saving, banking, investing, protections and how to pay for college is available at www.uwlax.edu/it-makes-cents