



Financial Aid Edition

EAGLE MAIL

October 2014 | Volume 2 | Issue 4



Online version available at
www.uwlax.edu/finaid/Financial-Aid-Newsletter

IMPORTANT DATES

Wednesday, October 1

Dressing on a Budget

Reuter Hall, 6:30-7:30 p.m.

Tuesday, October 7

Knowing Your Credit Score

Reuter Hall, 6:30-7:30 p.m.

Tuesday, October 15

Couponing 101

Reuter Hall, 6:30-7:30 p.m.

Friday, October 17

Midsemester

Tuesday, October 21

Scholarship Writing

Reuter Hall, 6:30-7:30 p.m.

University of Wisconsin-La Crosse Financial Aid Office

215 Graff Main Hall
1725 State Street
La Crosse, WI 54601 USA

Phone: 608.785.8604

Fax: 608.785.8843

Office Hours:

Monday-Friday

7:45 a.m.-4:30 p.m.

email: finaid@uwlax.edu

www.uwlax.edu/finaid



Satisfactory Academic Progress (SAP)

To be eligible to receive federal and state financial aid, students must stay in good standing with the Financial Aid Satisfactory Academic Progress (SAP) policy: <http://uwlax.edu/finaid/acadeprogr.html>. SAP is monitored at the end of each semester. If a student fails to meet any component of the SAP policy, they will be notified that they are on *Financial Aid Warning* for one semester. If they still are not meeting all components of the SAP policy after their next semester at UW-L, they are placed on *Financial Aid Suspension*. Students can appeal their Financial Aid Suspension by completing the SAP appeal process. If a SAP appeal is approved, that student is then put on *Financial Aid Probation* and is eligible to receive financial aid as long as they continue to meet the conditions and academic standards of the Academic Plan that is submitted with the appeal and/or until they are in good standing with the Satisfactory Academic Progress policy.

Find out who your Federal Loan Servicer is

If you borrow Federal Direct student loans, you will be assigned one of four servicers who represent the Department of Education. After your loans disburse, you should receive information from your servicer (probably at your home address). To find out who your servicer is, go to www.nslds.ed.gov. Choose the option of Financial Aid Review, and log into the site. You will need your Dept of Ed PIN number. By clicking on the number in front of your loan, you will be able to access the name and contact information for your servicer. It is important that you keep your servicer updated with your current contact information and that you contact your servicer if you encounter problems making your payments in a timely manner.

Ask Earnest

"Dear Earnest, Is it too late to apply for financial aid for this year?"

It is not too late to complete the FAFSA to determine your eligibility for federal and state financial aid for the current academic year. While, it is recommended that you complete your FAFSA prior to March 15 for the upcoming year, the Financial Aid Office will accept FAFSAs throughout the year. However, it is possible that some types of aid may no longer be available for the current year.

After receiving your FAFSA information and any additional requested documentation, the Financial Aid Office will determine what you are eligible for and award you accordingly.

It Make\$ Cents!

Free Credit Score

Credit Karma believes that every consumer has a right to access their free credit scores. You'll get four credit scores along with free credit tools to help you understand what a good credit score is. Even better, you'll receive your free credit score without a credit card.

<https://www.creditkarma.com>

Free Credit Reports

As a first step to building good credit, get a copy of your credit report.

Under federal law, every year you can get a free copy of your credit report from all of the major companies that provide credit reports. These companies are:

* Experian: 888-397-3742

(www.experian.com)

* Equifax: 800-685-1111

(www.equifax.com)

* TransUnion: 800-888-4213

(www.transunion.com)

The three major credit reporting companies have created the "Annual Credit Report" site www.annualcreditreport.com for you to get the **free** annual credit reports required under federal law. You can order your reports online, by phone at 877-322-8228, or by mail. You are entitled to a free credit report annually **from each of the three companies**. Order all three reports at the same time, or stagger your requests, allowing you to monitor your credit report more frequently without having to pay for additional reports. Review your report to make sure your information is accurate and up-to-date.



www.uwlax.edu/itmakescents

Hey UW-L! Can We Go Thrift Shopping?

This is a Halloween Costume Contest!
You're Gonna Have \$20 In Your Pocket!
You'll be haunting, looking for a costume! You'll look incredible!

October 30th, 2014 VALHALLA
FRUGAL FASHION SHOW 6PM - 7PM
COSTUME CONTEST 7PM - 8PM

Thrift your way to an Award-Winning Costume!
Be there by 7:30pm to enter your horrifying fabulous self in the individual contest!

[See your RA for Hall Costume Contest rules and entry info!](#)

SCHOLARSHIPS DUE IN OCTOBER

For more scholarships, go to <https://uwlax.academicworks.com> and choose the External tab

[Golden Key Education Debt Reduction Scholarship](#)

Amount: \$5000 Deadline: 10/01/2014

[Golden Key GEICO Life Scholarship](#)

Amount: \$1000 Deadline: 10/1/2014

[Golden Key Study Abroad Scholarship](#)

Amount: \$1000 Deadline: 10/1/2014

[Golden Key Undergraduate Achievement Scholarship](#)

Amount: \$5000 Deadline: 10/1/2014

[International Dairy Deli Bakery Association Scholarship](#)

Amount: \$100 to \$1000
Deadline: 10/1/2014

[AES Engineering Scholarship](#)

Amount: \$500 Deadline: 10/6/2014

[Jan Egerton and Don Smitley Mesothelioma Scholarship](#)

Amount: \$100 to \$5000
Deadline: 10/7/2014

[Inaugural MyProjectorLamps Scholarship](#)

Amount: \$500 Deadline: 10/13/2014

[HotelsCheap.org General Scholarship for Higher Learning](#)

Amount: \$1500 Deadline: 10/15/2014

[Interior Deluxe General Scholarship for Higher Learning](#)

Amount: \$1500 Deadline: 10/15/2014

[Kelly Services Future Engineers Scholarship Program](#)

Amount: \$5000 Deadline: 10/15/2014

[JumpStart Scholarship](#)

Amount: \$1500 Deadline: 10/17/2014

[Wisconsin Broadcasters Association Foundation Student Scholarship](#)

Amount: \$1000-\$2000
Deadline: 10/17/2014

[Zombie Apocalypse Scholarship](#)

Amount: \$1000 Deadline: 10/31/2014

[Click on the name of the scholarship for the application process.](#)

Repeat Credits Policy

Federal financial aid regulations limit the number of times a single course can be aided. Once a student has passed a class (for example, if the student receives a D), that class can only be funded with financial aid once more.

Please note that this is different from the academic policy regarding repeat credits at UW-La Crosse. Even if a student is allowed to register for a course multiple times, it may not be considered when calculating a financial aid award if it exceeds what is regulated by the US Department of Education.

