WHAT TO DO NEXT

1. Your Financial Aid Award Letter will include Federal loans.
   A. Student Loans – Borrowed money which you will have to repay once you are no longer enrolled in school.
   Federal Direct Loans – Repayment begins 6 months after you are no longer enrolled half-time. A 1.073% Origination Fee will be deducted from each semester’s loan amount for all Direct Loans.
   Direct Unsubsidized Loan – Not based on financial need, with no federal interest subsidy. Fixed rate for graduates of 6.21% for the 2014-15 academic year. The rate for 2015-16 will not be set until after July 1. The student is responsible for the interest from the date of disbursement forward.

2. When will financial aid be disbursed?
   A. If all required paperwork has been completed, financial aid funds are disbursed on the first day of classes each semester. All funds will be electronically credited to your University account.
   B. Any financial aid exceeding charges will result in a refund issued to you via the refund option you choose when you activated your Tower One I.D. Card.
   C. You are responsible for paying your bill regardless of when your financial aid is disbursed.

3. Additional requirements that must be met:
   A. You must be admitted, enrolled at least half time (5 credits - Graduate) as a regular degree seeking student or working on an official, qualifying certification, and maintain Satisfactory Academic Progress, as defined in the UWL General Catalog, to receive financial aid. More information is available at www.uwlax.edu/finaid/understanding-sap.
   B. Unless specifically indicated, aid has been offered based on full-time attendance. If you drop below this level, your loan may be reduced.

Steps 3-6 continued on other side
Step 3 continued from other side

You must report this immediately. If you drop to less than half-time, you will enter your student loan grace or repayment period and may have to begin repaying your loan immediately. If you withdraw, officially or unofficially, funds may need to be returned to the financial aid programs. You will be billed for any balance remaining due on your student account.

C. Federal law requires that the Financial Aid Office monitor repeated coursework. Students are able to repeat a course and receive federal financial aid only one time after previously receiving a passing grade for that course while receiving federal financial aid. The Repeat Credit Policy for Financial Aid can be found at www.uwlax.edu/finaid/repeat-credits-policy.

4. What will it cost a new graduate student to attend UW-La Crosse in the 2015-16 academic year?

ESTIMATED graduate costs for the 2015-16 Academic Year (Two Semesters)

<table>
<thead>
<tr>
<th></th>
<th>Wisconsin Resident</th>
<th>Minnesota Resident*</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$8,922</td>
<td>$9,750</td>
<td>$18,052</td>
</tr>
</tbody>
</table>

* Minnesota residents must file an “Application for Reciprocity Fee Status.” If starting in summer, complete the reciprocity application for both the 2014-15 and upcoming 2015-16 years.

Allied Health, see www.uwlax.edu/finaid/Graduate-health-programs

Learning Community, see www.uwlax.edu/finaid/Learning-Community

On-line, see www.uwlax.edu/finaid, choose Graduate & professional students on the navigation bar and then choose Know your cost to attend.

5. What if the aid that is offered on the Award Letter isn’t enough to cover your costs?

Most students choose one of two options for additional fund for education: a Federal Direct Graduate PLUS Loan or an alternative education loan from a private lender.

OTHER FINANCING OPTIONS

Graduate Students can apply for a Federal Direct Graduate PLUS Loan. For more information, go to www.uwlax.edu/finaid/Graduate-PLUS-Loans.

How much can be borrowed for a Graduate PLUS Loan or Alternative Loan?

See the amount listed as “Your Other Loan Eligibility-G*” on your Financial Aid Award. The Financial Aid Office strongly recommends that you only borrow what you need, thereby reducing the amount you will have to repay when you are no longer in school or enter repayment.

6. For information about your Student Rights and Responsibilities:

go to www.uwlax.edu/finaid/student-rights-and-responsibilities.

For more information on the Federal Student Aid Programs, visit www.studentaid.gov.

The University of Wisconsin-La Crosse is an NCAA Division III member institution. As such, UW-L and the UW-L Foundation are bound by NCAA rules, which prohibit any Division III institution from considering athletics leadership, ability, participation, or performance in making financial aid award decisions to any student.