



Financial Aid 2018-19

FRESHMAN CHECKLIST

Estimate your college cost at UW-La Crosse by visiting our Net Price Calculator, available at www.uwlax.edu/finaid/net-price-calculator. Based on your personal situation, this tool will help to estimate your costs and help you understand what types of financing resources may be available.

Submit the completed 2018-19 FAFSA. Complete the FAFSA, available after October 1, 2017, at www.fafsa.gov and be sure to include UWL's School Code, **003919**. We strongly recommend that you use the IRS Data Retrieval option. In order to successfully use this option, you must have a 2016 federal tax return filed with the IRS, have a valid Social Security Number, and have an unchanged marital status since December 31, 2016. When completing the tax information on the FAFSA, indicate "Already Filed" and select the IRS Data Retrieval option.

It is recommended that you submit the FAFSA **before UWL's priority date of February 1** in order to be considered for all programs, although the FAFSA can be completed throughout the academic year. Make sure your Social Security Number is correct on all forms.

Apply for UWL Foundation Entering Scholarships. Information about available entering freshmen scholarships is available at <http://foundation.uwlax.edu/schfreshmen.html>. **Applications must be submitted by February 1.**

Apply for Private Scholarships. Information about outside scholarships is available at the UWL Scholarship Resource Center webpage, www.uwlax.edu/scholarships.

Submit any additional forms specifically requested by the UWL Financial Aid Office. When the results of your FAFSA are received by the Financial Aid Office, you will be sent a confirmation email. This email will also indicate whether there is additional documentation required from you. You will find information about any required items in the "To-Do" section of your UWL WINGS Student Center, <https://wings.uwlax.edu>.

View your financial aid award online. All students will receive an email notification when their award is available to accept on their WINGS Student Center. You are able to accept, decline or reduce the aid offered. Click on the name of the award for more information about each award type.

ONLY BORROW WHAT YOU NEED. Go to www.uwlax.edu/finaid/loans and choose **Limit What You Borrow** for a list of helpful suggestions.

Review the "Guide To Your Financial Aid Award" for the upcoming academic year, available at www.uwlax.edu/finaid/accept/decline-your-award. Note the information regarding "Other Financing Options."

Complete a Direct Loan Master Promissory Note (MPN) and Entrance Loan Counseling (ELC). If you are a first-time borrower receiving a Federal Direct Loan, the Direct Loan MPN and ELC must be completed before your loan can be applied to your student bill. Both of these requirements can be completed at www.studentloans.gov.

Set up your refund. All financial aid proceeds are applied first to the student's university bill. If funds remain after the bill is paid in full, a refund is generated. In your WINGS Student Center, in the Finances section, you will see an option for Student Choice Refund. By clicking this option, you will be able to submit the information enabling your refund to be deposited in your personal bank account. Direct deposit is highly recommended.

Parents can apply for a Federal Parent PLUS Loan. After reviewing the "Other Financing Options" many parents choose to borrow a Federal Parent PLUS Loan on their student's behalf. This loan is in the parent's name and repayment of the loan is the parent's responsibility. The parent must apply online at www.studentloans.gov and must also complete a Parent PLUS Loan Master Promissory Note (Parent PLUS MPN) at www.studentloans.gov. The maximum that can be borrowed in a Parent PLUS Loan is indicated on the student's award as "Your Other Loan Eligibility." **Parents should wait until their student has received their award before applying online.**

Give Guest Access on WINGS (optional). The FERPA Act of 1974 protects the privacy of student records, including those created and maintained by the Financial Aid Office. **The Financial Aid Office can not discuss your information with your parents, spouse or other individuals without your permission.** Guest Access will allow you to specify what types of information can be shared with the individuals you choose. Guest Access will remain in effect while you are at UWL unless you make changes. Information is available at www.uwlax.edu/finaid/FERPA-form.



Check out the UWL Scholarship Resource Center for information about our outside 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 UW-La Crosse It Make\$ Cents! financial literacy program. Information on budgeting, credit, saving/banking/investing, protection and how to pay for college is available by visiting www.uwlax.edu/it-makes-cents.



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