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Apply for aid at Studentaid.gov

- Both you and a parent must create an FSA User ID and password.
- You must submit the completed 2026-27 Free Application for Federal Student Aid (FAFSA) which is available in October, 2025. Be sure to include UWL's school code, 003919.
- We recommend you apply before February 1, 2026, 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 January 15.
- 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.

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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>.

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Minnesota Reciprocity

- If you are a Minnesota resident, complete the 2026-27 reciprocity application prior to the start of classes at ohe.mn.gov/paying-college/other-ways-pay/tuition-reciprocity. This should be available starting spring 2026.

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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 Financial Aid Offer," available at uwlax.edu/finaid/actions/accept-decline-my-finaid-award/ for more detailed information about the aid offered.
- Only borrow what you need. Visit uwlax.edu/finaid/info/types-of-aid/loans for additional information.
- The "Other Loan Eligibility" item on your offer is informational only, letting you know the maximum that can be borrowed in a private loan or a Federal Parent 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.

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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.

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Set up your refund preference

- All of your financial aid (except Federal Work-Study) 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. Otherwise, your refund will be issued as a check sent to your home address listed in WINGS.

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