

## WHAT TO DO NEXT

**1** You must either accept or decline the offered Financial Aid provided via your WINGS Student Center, <https://wings.uwlax.edu>. If you wish to reduce the amount of loan, you should first accept it and then reduce it in WINGS. **The amount you accept in WINGS will be split equally between semesters unless you are only attending one semester.** Contact the Financial Aid Office about an exception to even disbursements. Please note you will not be able to accept “Your Other Loan Eligibility-G\*.”

**2** If offered a Federal Direct Loan and it is your FIRST Direct Loan, **complete the federally required Entrance Counseling** available at [studentaid.gov](http://studentaid.gov). If you have borrowed a Federal Direct Loan previously and still have an outstanding balance, you are not required to complete Entrance Loan Counseling again. If you are considering a Federal Graduate PLUS loan, make sure to complete the Graduate PLUS Entrance Counseling.

**3** If offered a Federal Direct Loan and it is your FIRST Direct Loan, **complete the federally required Subsidized/Unsubsidized Master Promissory Note (MPN)** at [studentaid.gov](http://studentaid.gov). If you have a previous Federal Direct Loan, you are not required to complete the MPN again, although MPNs are only valid for 10 years.

**4** **Complete a Scholarship & Resource Notification Form** if receiving any scholarships or any of the other resources to assist with the cost to attend. This form is available at [www.uwlax.edu/finaid/financial-aid-quick-links/common-forms](http://www.uwlax.edu/finaid/financial-aid-quick-links/common-forms). Your offer may need to be adjusted if we are notified of scholarships or resources received.

**5** **Choose your refund option.** Visit your WINGS Student Center, find the Finances section and choose the “Student Choice Refund” link.

## 1. Your Financial Aid Award Letter will include Federal loans.

A. **Student Loans** – Borrowed money which you must **repay** when you are no longer enrolled in school.

**Federal Direct Loans** – Repayment begins 6 months after you are no longer enrolled half-time. A 1.057% Origination Fee will be deducted from each semester’s loan amount for all Direct Loans.

**Federal Direct Unsubsidized Loan** – Not based on financial need, with no federal interest subsidy. Fixed rate for graduate students of 6.54% for the 2022-23 academic year. 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 traditional 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. (See #5, set up your refund option, in the column on the left.)

C. **You are responsible for paying your university bill on time regardless of when your financial aid is disbursed.**

## 3. Additional requirements:

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 certificate, 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](http://www.uwlax.edu/finaid/understanding-sap).

B. Unless specifically indicated, or your academic program cohort attends part-time, all financial aid has been offered based on full-time attendance. If you drop below this level, your loan may be reduced. You must report this immediately.

C. If you drop to less than half-time, you will enter your student loan grace period or may be required to begin repaying your loan. 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.

### Step 3 continued from other side

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

#### 4. What will it cost a graduate student to attend UW-La Crosse in the 2022-23 academic year?

Many graduate programs, including the allied health programs and on-line programs, have their own tuition rates. To determine your tuition and fees, visit [www.uwlax.edu/info/cost-to-attend](http://www.uwlax.edu/info/cost-to-attend).

	Wisconsin Resident	Minnesota Resident*	Non-Resident
Tuition/Fees	\$10,012	\$10,386	\$20,084

\*Minnesota residents must file an “Application for Reciprocity Fee Status.” If starting in summer, complete the reciprocity application for both the 2021-22 and upcoming 2022-23 years.

On-line, see [www.uwlax.edu/finaid](http://www.uwlax.edu/finaid), choose **Graduate & professional students** on the navigation bar and then choose **Know your cost to attend**.

Allied Health, see [www.uwlax.edu/finaid/Graduate-health-programs](http://www.uwlax.edu/finaid/Graduate-health-programs)

Learning Community, see [www.uwlax.edu/finaid/Learning-Community](http://www.uwlax.edu/finaid/Learning-Community)

Student Affairs Administration, see [www.uwlax.edu/finaid/Student-Affairs-Administration](http://www.uwlax.edu/finaid/Student-Affairs-Administration)

Data Science, see [www.uwlax.edu/finaid/Data-Science](http://www.uwlax.edu/finaid/Data-Science)

#### 5. What if the financial aid offered isn't enough to cover your costs?

Most graduate students choose one of two options for additional funding: a Federal Direct Graduate PLUS Loan or a private student loan.

For more information, visit [uwlax.edu/finaid/info/types-of-aid/graduate-plus-loans](http://uwlax.edu/finaid/info/types-of-aid/graduate-plus-loans) or [uwlax.edu/finaid/info/types-of-aid/loans](http://uwlax.edu/finaid/info/types-of-aid/loans).

How much can you borrow in a Federal Graduate PLUS Loan or private student loan?

See the amount listed as “Your Other Loan Eligibility-G\*” on your Financial Aid Offer. The Financial Aid Office strongly recommends you borrow only what you need, thereby reducing the amount you will have to repay.

Academic Year Award				
Award Description	Category	Offered	Accepted	Loan Details
Federal UnSubsidized Loan	Loan	20,500.00	20,500.00	<a href="#">Loan Details</a>
Your Other Loan Eligibility-G*	Loan	6,300.00	0.00	

Be sure to visit our Scholarship Resource Center (SRC). The Outside Scholarship Database has hundreds of private scholarships you can apply at [www.uwlax.edu/scholarships](http://www.uwlax.edu/scholarships).

#### 6. For information about your Student Rights and Responsibilities:

go to [www.uwlax.edu/finaid/resources/policies/student-rights-and-responsibilities](http://www.uwlax.edu/finaid/resources/policies/student-rights-and-responsibilities).

For additional information on the Federal Student Aid Programs, visit [studentaid.gov](http://studentaid.gov).

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