# WHAT TO DO NEXT

1. **Accept or decline the offered Financial Aid** at your WINGS Student Center, [https://wings.uwlax.edu](https://wings.uwlax.edu). If you wish to reduce the amount of loan, you must 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*”.

2. **If you were awarded Federal Work-Study (FWS), complete and submit the Federal Work Study Assignment Questionnaire form.** If you do not submit the Questionnaire, you will not receive a work assignment. The form is available online through the FWS award message in WINGS (click on the name of the award).

3. **If you were awarded a Federal Direct Loan and it is your FIRST Direct Loan, complete the federally required Entrance Loan Counseling (ELC) available at [www.studentloans.gov](http://www.studentloans.gov).** If you have borrowed a previous Federal Stafford or Direct Loan, it is not necessary to complete ELC again.

4. **If you were awarded a Federal Direct Loan and it is your FIRST Direct Loan, complete the federally required Federal Direct Loan Master Promissory Note (Direct Loan MPN) at [www.studentloans.gov](http://www.studentloans.gov).** You will need your Federal Student Aid (FSA) ID and password to log into this website. If you have borrowed a Federal Direct Loan previously, you are not required to complete the MPN again.

5. **Complete a Scholarship & Other Resources Notification Form** if you are receiving any scholarships or any of the other resources listed on the form. This form is available at [www.uwlax.edu/finaid/common-forms](http://www.uwlax.edu/finaid/common-forms). Your award may need to be adjusted if we are subsequently notified of scholarships or resources received.

6. **Set up your refund preference.** In your WINGS Student Center, in the Finances section, choose Student Choice Refund to set up routing information so that your refund can be deposited into your own personal bank account.

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## 1. Your Financial Aid Award Letter may include one or more of the following types of aid:

- **Grants** – Free money which you do not have to pay back.
- **Federal Work-Study** – A job on campus. You will receive a bi-weekly pay check based on the number of hours you work.
- **Student Loans** – Borrowed money which you will have to **repay** once you are no longer enrolled in school.

1. **Federal Direct Loans** – Repayment begins 6 months after you are no longer enrolled half-time. A 1.069% Origination Fee will be deducted from each semester's loan amount for all Direct Loans.

   - **Direct Subsidized Loan** – Based on financial need and carries a federal interest subsidy. No interest is accruing while the student is enrolled at least half time.
   - **Direct Unsubsidized Loan** – Not based on financial need, with no federal interest subsidy. Fixed rate of 4.45% for the 2017-18 academic year. The student is responsible for the interest from the date of disbursement forward.

2. **Federal Perkins Loans** – Based on financial need and carries a federal interest subsidy. Repayment begins 9 months after the student is no longer enrolled at least half-time. No interest is accruing while the student is enrolled in school. A 5% fixed interest rate begins at repayment. Watch your campus email for information concerning the promissory note that must be completed.

## 2. When will financial aid be disbursed?

- **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.
- **Any financial aid exceeding charges will result in a refund issued to you.**
- **You are responsible for paying your bill on time 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 (6 credits - Undergraduate, 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, a partial refund may be due to the grant programs. 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 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 student to attend UW-La Crosse in the 2017-18 academic year?

<table>
<thead>
<tr>
<th></th>
<th>Wisconsin Resident</th>
<th>Minnesota Resident*</th>
<th>Non-Resident</th>
<th>Apartment/Commuter</th>
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</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$9,242</td>
<td>$9,242</td>
<td>$17,912</td>
<td>$9,242</td>
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<tr>
<td>Residence Hall (Double Room)**</td>
<td>$3,713</td>
<td>$3,713</td>
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<tr>
<td>Meal Plan (average)</td>
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<td>$2,468</td>
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</tr>
<tr>
<td>Total Owed to UWL</td>
<td>$15,423</td>
<td>$15,423</td>
<td>$24,093</td>
<td>$9,242</td>
</tr>
</tbody>
</table>

   * Minnesota residents must file an “Application for Reciprocity Fee Status.”
   ** Residents of Reuter or Eagle Hall will have additional room costs

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

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

   OTHER FINANCING OPTIONS

   For more information about applying for the Federal Direct Parent PLUS Loan, or an alternative education loan, go to www.uwlax.edu/finaid/explore-other-financing-options.

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

   See the amount listed as “Your Other Loan Eligibility*” on your Financial Aid Award. The Financial Aid Office strongly recommends 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, 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 award decisions to any student.

   Be sure to visit our Scholarship Resource Center (SRC). The External Scholarship Database has hundreds of private scholarships that you can apply for. Visit the SRC webpage at www.uwlax.edu/scholarships.