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

   a. **Grants** – Free money which you do not have to pay back.

   b. **Federal Work-Study** – A job on campus. You will receive a bi-weekly paycheck based on the number of hours you work.

   c. **Student Loans** – Borrowed money which you must **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 1.057% Origination Fee will be deducted from each semester’s loan amount for all Direct Subsidized and Unsubsidized Loans.

   a. **Direct Subsidized Loan** – Based on financial need and carries a federal interest subsidy. No interest is accruing while you are enrolled at least half time.

   b. **Direct Unsubsidized Loan** – Not based on financial need, with no federal interest subsidy. Fixed rate of 4.99% for the 2022-23 academic year. You will be responsible for the interest from the date of disbursement forward.

   **Annual Loan Limit:**
   - Freshmen (1-29 credits) $5,500 (up to $3,500 subsidized)
   - Sophomores (30-59 credits) $6,500 (up to $4,500 subsidized)
   - Juniors/Seniors (60+ credits) $7,500 (up to $5,500 subsidized)

   **Cumulative Loan Limit:**
   - Subsidized Federal Loans: Dependent students $23,000 Independent Undergrads $23,000
   - Federal Unsubsidized Loans up to the following maximums: Freshmen/Sophomores $4,000 Juniors/Seniors $5,000
   - **Combined Cumulative Federal Loan Limit:** Subsidized and Unsubsidized Loans: Dependent Students $31,000 Independent Students $57,500

2. When will financial aid be disbursed?

   a. If all requirements have 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 allowed charges will result in a refund issued to you. (See #8 (set up your refund) in the column to the left.)

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

   d. The following charges are **not** eligible to be paid with federal funds: Textbook and Murphy Library fines; parking fines; any drug/alcohol sanctions, workshop charges; ID card replacement charges; stop payment or NSF check charges; equipment/replacement or non-return charges (including damage to Residence Hall property); program fees; athletics-related charges.
3. Additional requirements that must be met:
   a. You must be admitted, enrolled at least half-time (6 credits - Undergraduate) as a regular, degree seeking student or working on
      an official, qualifying certificate, and maintain Satisfactory Academic Progress (SAP), (as defined in the UWL General Catalog), to
      receive financial aid. For more information about SAP: www.uwlax.edu/finaid/actions/understand-satisfactory-academic-progress-sap.
   b. Unless specifically indicated, all financial aid offered is based on full-time attendance. If you drop below full-time, your aid may
      be adjusted. You must report any changes in enrollment status immediately. 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 immediately. If you withdraw, officially or unofficially,
      funds may need to be returned to the financial aid programs. You will also 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 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/resources/policies/repeat-credits-policy.

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

<table>
<thead>
<tr>
<th></th>
<th>WI Resident</th>
<th>MN Resident*</th>
<th>Non-Resident</th>
<th>Apartment/Commuter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$9,340</td>
<td>$10,020</td>
<td>$18,160</td>
<td>$9,340</td>
</tr>
<tr>
<td>Room**</td>
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<td>$4,213</td>
<td>$4,213</td>
<td>$0</td>
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<tr>
<td>Food (Board)</td>
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<td>$2,728</td>
<td>$2,728</td>
<td>$0</td>
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<tr>
<td>TOTALS</td>
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<td>$16,961</td>
<td>$25,101</td>
<td>$9,340</td>
</tr>
</tbody>
</table>

A book rental fee is included in the figure for tuition/fees listed above. This fee covers the cost of renting most textbooks.
* Minnesota residents must file an “Application for Reciprocity Fee Status.”
** Residents of Reuter or Eagle Hall will have additional room costs.

The estimated 2022-23 costs are also available at: www.uwlax.edu/info/cost-to-attend

5. What if the financial aid offered isn’t enough to cover your costs?
   Most families choose one of three options for additional funding for education: a Federal Direct Parent PLUS Loan, a private
   parent loan or a private student loan from a private lender.

   OTHER FINANCING OPTIONS
   For more information about applying for the Federal Direct Parent PLUS Loan, a private parent loan or a private student loan, visit
   www.uwlax.edu/finaid/info/types-of-aid/other-financing-options.

How much can be borrowed through a Federal Parent PLUS Loan, a private parent loan or a private student loan?
   The award type “Your Other Loan Eligibility*” listed on your Financial Aid Offer is informational only. This offered amount
   indicates the maximum that can be borrowed in either a Federal Parent PLUS Loan, a private parent loan or a private
   student loan. The Financial Aid Office strongly recommends you borrow only what you need, thereby reducing the
   amount you will have to repay.

6. Visit the UWL Scholarship Resource Center (SRC). The Outside Scholarship Database has information on hundreds of private
   scholarships that you can apply for. Visit www.uwlax.edu/scholarships for more information.

7. Visit the UW-La Crosse It Make$ Cents! Money Management Center. Information on budgeting, credit, saving/banking/investing,
   protection and how to pay for college is available by visiting www.uwlax.edu/it-makes-cents.

8. For information about your Student Rights and Responsibilities:
   For more information on the Federal Student Aid Programs, visit https://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.