



Financial Aid 2020-21 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 financial resources may be available.
- Submit the completed 2020-21 FAFSA.** Complete the FAFSA, available after October 1, 2019, at studentaid.gov and be sure to include UWL's School Code, **003919**. We strongly recommend you use the IRS Data Retrieval option. In order to successfully use this option, you must have filed a 2018 federal income tax return with the IRS, have a valid Social Security Number, and an unchanged marital status since December 31, 2018. When completing the income tax section on the FAFSA, indicate "Already Filed" and select the IRS Data Retrieval option.

It is recommended 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 Scholarships.** Information about available freshmen scholarships is available at <http://foundation.uwlax.edu/schfreshmen.html>. Applications must be submitted by **February 1**.
- Apply for Private Scholarships.** Information about private scholarships is available at the UWL Scholarship Resource Center, www.uwlax.edu/scholarships.
- Submit any additional forms requested by the UWL Financial Aid Office.** Upon receipt of your FAFSA, the Financial Aid Office will send a confirmation email. This email will indicate if 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 offer online.** You will receive an email notification when your offer is available to review on your WINGS Student Center. You are able to accept, decline or reduce the aid offered. Click on the name of the award for more detailed information about each award type.
- Review the "Guide To Your Financial Aid Offer"** for the upcoming academic year, available at www.uwlax.edu/finaid/accept/decline-your-award. Note the information regarding "Other Financing Options."
- BORROW ONLY WHAT YOU NEED.** Go to www.uwlax.edu/finaid/loans and choose **Limit What You Borrow** for a list of helpful suggestions.
- 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 studentaid.gov.

- All borrowers (new and continuing to) must complete the new Annual Student Loan Acknowledgement process.** More information to come in April 2020.
- Set up your refund preference.** All financial aid proceeds are first applied to your university bill. If funds remain after the bill is paid in full, a refund is generated. In your WINGS Student Center/Finances section, choose the option for "**Student Choice Refund**." By clicking this option, you will be able to submit the information required for your refund to be deposited directly into 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 studentaid.gov and must also complete a Parent PLUS Loan Master Promissory Note (Parent PLUS MPN) at studentaid.gov. The maximum that can be borrowed in a Parent PLUS Loan is indicated on the student's offer as "Your Other Loan Eligibility." **Parents should wait until their student has received their financial aid offer before applying online.**
- Review billing information and the billing dates for UW-La Crosse.** Billing charges will be placed on your UWL WINGS Student Center. Billing dates and information can be obtained by visiting www.uwlax.edu/cashiers. The institution's billing process can be found at www.uwlax.edu/cashiers/tuition-and-billing/billing-and-registration.
- Provide Guest Access in 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 enrolled 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.

