Estimate your college cost at UW-La Crosse by visiting our Net Price Calculator, available at [www.uwlax.edu/finaid/net-price-calculator](http://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 financing resources may be available.

Submit the completed 2019-20 FAFSA or re-submit the FAFSA with UW’s School Code if the FAFSA has already been completed. Complete the FAFSA, available after October 1, 2018, at [www.fafsa.gov](http://www.fafsa.gov) and be sure to include UW’s School Code, 003919. We strongly recommend that you use the IRS Data Retrieval option. In order to successfully use this option, you must have a 2017 federal tax return filed with the IRS, have a valid Social Security Number, and have an unchanged marital status since December 31, 2017. When completing the tax information on the FAFSA, indicate “Already Filed” and select the IRS Data Retrieval option.

It is recommended that you submit the FAFSA before UW’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 UW Foundation Scholarships. Information about available UW Foundation scholarships is available at [https://uw.lacrossede.com](https://uw.lacrossede.com). Applications must be submitted by February 1.

Apply for private scholarships. Information about private scholarships is available at UW’s Scholarship Resource Center webpage, [www.uwlax.edu/scholarships](http://www.uwlax.edu/scholarships).

Submit any additional forms requested by the UW Financial Aid Office. When the results of your FAFSA are received by the Financial Aid Office, you will be sent a confirmation email. This email will also indicate whether there is additional documentation required from you. You will find information about any required items in the “To-Do” section of your UW WINGS Student Center, [https://wings.uwlax.edu](https://wings.uwlax.edu).

View your financial aid award online. All students will receive an email notification when their award is available to accept on their WINGS Student Center. You are able to accept, decline or reduce the aid offered. Click on the name of the award for more information about each award type.

Review the “Guide To Your Graduate Financial Aid Award” for the upcoming academic year, available at [www.uwlax.edu/finaid/accept/decline-your-award](http://www.uwlax.edu/finaid/accept/decline-your-award). Note the information regarding “Other Financing Options.”

ONLY BORROW WHAT YOU NEED. Go to [www.uwlax.edu/finaid/loans](http://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 have not already done this at a previous academic institution. If you are a first-time borrower receiving a Federal Direct Loan, the Direct Loan MPN and ELC must be complete before your loan can be applied to your student bill. Both of these requirements can be completed at [https://studentloans.gov](http://https://studentloans.gov). If you’ve already completed these steps at another institution, they do not need to be completed again.

Set up your refund preference. All financial aid proceeds are applied first to the student’s university bill. If funds remain after the bill is paid in full, a refund is generated. In your WINGS Student Center, in the Finances section, you will see an option for Student Choice Refund. By clicking this option, you will be able to submit the information enabling your refund to be deposited in 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 of dependent students 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 also complete a Parent PLUS Loan Master Promissory Note (Parent PLUS MPN), at [https://studentloans.gov](http://https://studentloans.gov). The maximum that can be borrowed in a Parent PLUS Loan is indicated on the student’s award as “Your Other Loan Eligibility.” Parents should wait until their student has received their award before applying online.

Provide Guest Access on WINGS. 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 cannot 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 and will remain in effect while you are at UW unless you make changes. Information is available at [www.uwlax.edu/finaid/ferpa-form](http://www.uwlax.edu/finaid/ferpa-form).

Review billing information and the billing dates for UW-La Crosse. Billing charges will be placed on your student WINGS account the first week of classes, where this financial information can be referenced. Additionally, billing dates and information can be obtained by visiting the following website: [www.uwlax.edu/cashiers](http://www.uwlax.edu/cashiers). The institution’s billing process can be found at [www.uwlax.edu/cashiers/tuition-and-billing/billing-and-registration](http://www.uwlax.edu/cashiers/tuition-and-billing/billing-and-registration).

Complete Exit Loan Counseling at your previous academic institution. If you accepted federal student loans at a previous academic institution, you also must complete Exit Loan Counseling. This will help you understand repayment for your federal student loans, but will not put you in repayment status as long as you are enrolled at least half-time at UW.

Notify previous institution of current UW enrollment if you’ve received a Federal Perkins loan in the past. This ensures that your Perkins loan will not go into repayment. If an enrollment verification is needed, please contact Records and Registration.

Check out the UW Foundation Scholarship Resource Center for information about our private scholarship database, a variety of helpful workshops and application review assistance. Visit [www.uwlax.edu/scholarships](http://www.uwlax.edu/scholarships).

Find helpful information on college and finances provided through the UW-La Crosse It Makes 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](http://www.uwlax.edu/it-makes-cents).

Like us on Facebook (UW-La Crosse Financial Aid) for updates, deadlines and other useful financial aid information!