



# Financial Aid Edition

## EAGLE MAIL

December 2014 | Volume 2 | Issue 6



Online version available at  
<http://www.uwlax.edu/finaid/Financial-Aid-newsletter/>

### IMPORTANT DATES

**Mon., Dec 1** – Classes resume after Thanksgiving break

**Tues., Dec. 9** – Christmas Crafts on a Budget, 6:30-7:30pm, Reuter Hall

**Wed., Dec. 10** – Life After College Part 3: Loan Repayment, 6:30-7:30pm, Centennial Hall

**Wed., Dec. 10** – Last Day of Classes for Fall Semester

**Thurs., Dec. 11** – Study Day

**Fri., Dec. 12 to Wed., Dec. 17** – Final Exams

### University of Wisconsin-La Crosse Financial Aid Office

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Office Hours:  
Monday-Friday  
7:45 a.m.-4:30 p.m.

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[www.uwlax.edu/finaid](http://www.uwlax.edu/finaid)



## Apply for scholarships

Applications for UW-La Crosse Foundation Scholarships are due by **February 15**. Now is a good time to visit their website, <https://uwlax.academicworks.com>, choose "Ours" under the "Opportunities" tab and search the UW-L scholarships.

Increase your chances for success by applying for all of the scholarships you qualify for. Once you have identified the scholarships, be sure to read through the application information to determine the specific application requirements. Winter break is a good time to work on completing all of the necessary application requirements for each scholarship.

There are many "outside" scholarships available also. By choosing "External" under the "Opportunities" tab, you will see information about some of these scholarships. Be sure to note the due dates.

## Use your winter break wisely

Who says you can't get money over winter break? Fill out your UW-La Crosse Foundation Scholarship Applications and see the cash come to you. Put the free time you have in January (after the holidays are over) to good use. Even though the UW-L Foundation scholarships are not due until February 15, winter break is a good time to get a head start on your applications.

Be sure to check out and like the UW-La Crosse Financial Aid Office on Facebook to get more information about scholarships, FAFSA, loans, repayment options as well as monthly prizes that can be won, and much more.

## Ask Earnest

*"Dear Earnest, Can I get financial aid for taking classes at another school?"*

Yes, it is possible that you may be eligible for financial aid for courses you plan on taking at another school. "Consortium agreements" are available with all UW System schools, Viterbo University, Western Technical College and Winona State University. You will need to complete the UW-L Consortium Agreement Form, available online. Courses taken at the other institution must be required for your degree and you must also be enrolled at least half-time at UW-L during Fall and Spring, (not a requirement during summer and study abroad). It will be your responsibility to pay your tuition bill at the other school using the Financial Aid refund from UW-L or make any payment arrangements if necessary. It is strongly recommended that you meet with a financial aid counselor before you commit to taking classes at another institution.

## It Make\$ Cents!

### Winter expenses

The Holidays are fast approaching and that has everyone under a little bit of a budget crunch. We've shared a number of articles about budgeting for the Holiday season on our social media sites. In addition, we reached out to students and asked what parts of their semester budgets were being winterized now that the cold and snow has set in a little earlier this year.

"Utilities go up so you have to walk the line of comfort and pay a lot for heating." -Lucas

"For me, hobbies such as ice fishing and going out to eat with friends from my hometown are extra expenses when I go home for winter break because these are activities that I don't normally do at UW-L." -Joel

"Avoid alternate side parking tickets!" -Alexis

"Winterizing car, extra clothing for walking/biking to class, new warm shoes, extra travel expenses for going home for the holidays, shovel, sidewalk salt, window plastic, Christmas presents / obligatory gift exchange presents." -Isaac

"Heat bill - keep the heat low; sidewalk salt - use only what is needed; plastic to cover windows - save from last year if possible; ski/snowboard passes - go when there are discounts." -Alisha

**Follow us on Facebook & Twitter to see more money saving ideas! Schedule an appointment with us to get your own budget on track!**



[www.uwlax.edu/it-makes-cents](http://www.uwlax.edu/it-makes-cents)

## Prom Dress Resale

**The It Make\$ Cents Prom Dress Resale is back by popular demand!** Last year, the sale generated over \$5,000 in sales that went back to our students! Dress collection will start in mid-February. You name the price and you keep all of the money if your dress sells. If you are looking to get rid of that gently used prom dress that is just sitting in the back of your closet, please let us know!

Dress collection will start in mid-February. Contact us at:

**EMAIL:** [itmakescents@uwlax.edu](mailto:itmakescents@uwlax.edu)

**PHONE:** 608-785-8852

Stop by the **OFFICE** in 2103 Centennial Hall

**ReUse, ReCycle and ReProm!**

Sale will be open February 21<sup>st</sup> and 22<sup>nd</sup>, Cartwright Center, to anyone looking for an amazing prom dress.

## SCHOLARSHIPS DUE IN DECEMBER

For more scholarships, go to <https://uwlax.academicworks.com> and choose the External tab

[Scholarship for Finance and Economics](#)  
Amt: \$1000 Deadline: 12/15/2014

[Foot Locker Scholar Athletes Scholarship](#)  
Amt: \$20,000 Deadline: 12/18/2014

[Job-Applications.com Working Parent College Scholarship Award](#)  
Amt: \$1000 Deadline: 12/19/2014

[BrokerFish Scholarship](#)  
Amt: \$1000 Deadline: 12/21/2014

[Dentistry Scholarship](#)  
Amt: \$1000 Deadline: 12/21/2014

[Compass Mortgage Group](#)  
Amount: \$500 Deadline: 12/30/2014

[Go Ennounce](#)  
Award: \$500 Deadline: 12/30/2014

[Odenza Marketing Group Volunteer Award](#)

Award: \$500 Deadline: 12/30/2014

[Applegate Jackson Parks Future Teacher Scholarship](#)  
Award: \$1000 Deadline: 12/31/2014

[Best Price Nutrition Student Scholarship](#)  
Award: \$1000 Deadline: 12/31/2014

[BG Scholarships](#)  
Award: \$300 Deadline: 12/31/2014

[Bridgat Graduate Scholarship](#)  
Amt: \$6500 Deadline: 12/31/2014

[Campus Explorer Monthly](#)  
Amt: \$1000 Deadline: 12/31/2014

[CaptainU Student Athlete Scholarship](#)  
Amt: \$2000 Deadline: 12/31/2014

[Click on the name of the scholarship for the application process.](#)

## Pay Student Loan Interest As You Go

Federal Unsubsidized Direct loans are accruing interest while you are in school. Once you enter repayment on these loans (6 months after you are no longer enrolled at least half-time), any interest that has accrued will be capitalized (added to your loan principal).

There is never any penalty for early payment or paying interest on these loans prior to repayment. Many students have chosen to pay interest as they go so they won't increase their principal amount at repayment. To check your current balance and make interest payments, go to [www.nsls.ed.gov](http://www.nsls.ed.gov), determine who your servicer is and contact them to find out the best method to make these interest only payments.

