



Financial Aid Edition

EAGLE MAIL

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

IMPORTANT DATES

Tuesday, January 3, 2017 –
First day of Winter
Intersession classes

Monday, January 16 – Martin
Luther King Day – Campus
Closed

Friday, January 20 – Winter
Intersession Last Day of Class
and Finals

Monday, January 23 – First
day of spring semester -
financial aid disbursed.

University of Wisconsin-La Crosse Financial Aid Office

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1725 State Street
La Crosse, WI 54601 USA

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

email: financialaid@uwlax.edu

www.uwlax.edu/financialaid



Have you completed your 2017-18 FAFSA?

The 2017-18 FAFSA is available at www.fafsa.ed.gov and should be completed using your 2015 Federal taxes. We strongly recommend you use the IRS Data Retrieval option when completing the FAFSA. In order to successfully use this option, you must have a 2015 federal tax return filed with the IRS, have a valid Social Security Number and have an unchanged marital status since December 21, 2015. When completing the tax information 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.

New for 2017-2018!

If your FAFSA is selected for verification, you will now be able to complete the process on-line! The Financial Aid Office is replacing the paper verification form with the on-line household resources form. You'll complete the same information you did in the past but rather than completing it on paper, you and your parent(s) can complete and sign the form electronically. Follow the "selected for verification" link on your WINGS To-Do List to the "verify my FAFSA" website to create your account and view the requested documents.

Also note the new federal requirement for 2017-18 that, if you did not file 2015 taxes and are selected for verification, in addition to submitting any W-2s from earned income, you must also submit a non-filing letter that you request from the IRS.

Ask Earnest

"Dear Earnest, Why was my FAFSA selected for verification?"

The verification process requires additional documentation and/or information to ensure your FAFSA was completed correctly. The review process doesn't always mean that something is incorrect. Approximately 30% of all FAFSAs are selected by the application processor for federal verification.

Even if a FAFSA is not selected for federal verification, it may be selected for institutional verification. At UWL, students who show the potential for grant eligibility are selected for institutional verification. The verification process ensures students are awarded correctly. Watch your "To-Do" list in your WINGS Student Center to determine if any additional documents or information is required to process your aid application.

It Make\$ Cents!

Free Credit Score

Credit Karma believes that every consumer has a right to access their free credit scores. You'll get four credit scores along with free credit tools to help you understand what a good credit score is. Even better, you'll receive your free credit score without a credit card. <https://www.creditkarma.com>

Free Credit Reports

As a first step to building good credit, get a copy of your credit report.

Under federal law, every year you can get a free copy of your credit report from all of the major companies that provide credit reports. These companies are:

* Experian: 888-397-3742

(www.experian.com)

* Equifax: 800-685-1111

(www.equifax.com)

* TransUnion: 800-888-4213

(www.transunion.com)

The three major credit reporting companies have created the "Annual Credit Report" site www.annualcreditreport.com for you to get the **free** annual credit reports required under federal law. You can order your reports online, by phone at 877-322-8228, or by mail. You are entitled to a free credit report annually **from each of the three companies**. Order all three reports at the same time, or stagger your requests, allowing you to monitor your credit report more frequently without having to pay for additional reports. Review your report to make sure your information is accurate and up-to-date.



www.uwlax.edu/it-makes-cents

It Make\$ Cents! Peer Mentors

It Make\$ Cents! (IMC!) is UWL's own financial literacy program emphasizing everything personal finances. Students are encouraged to get to know more about the program and learn how the program can help students grow their personal financial awareness. Their goal is to prepare students for success by helping them learn money management skills including: budgeting, student loans, savings, managing credit, banking, investing and preventing identity theft.

The IMC! Peer Mentors are here to talk to you about your financial questions. They are college students just like you. Learn from their financial successes and failures. Let them help you do anything from building a weekly budget to starting a retirement plan. Unanswered questions won't help you earn or save money!

Set up an appointment or stop in to 2103 Centennial Hall.

SCHOLARSHIP RESOURCE CENTER (SRC)

Winter break is an ideal opportunity to work on your applications for UWL Foundation Scholarships. The applications are due no later than February 1, 2017 which still gives you time to search and apply for these UWL specific scholarships. Use what's remaining of your break to work on your profile.

Your profile is your 'essay' for the UWL Foundation Scholarships. When preparing this, make sure the content helps to make you really stand out! Want help editing? 'Copy and Paste' your profile into a word document and email it to the Scholarships Resource Center staff at uwlscholarships@uwlax.edu.

You can also schedule an appointment to work with us.



Repeat Credits Policy

Federal financial aid regulations limit the number of times a single course can be aided. Once a student has passed a class (for example, if the student receives a D), that class can only be funded with financial aid once more.

Please note this is different from the academic policy regarding repeat credits at UW-La Crosse. Even if a student is allowed to register for a course multiple times, it may not be considered when calculating a financial aid award if it exceeds what is regulated by the US Department of Education.

The Repeat Credit Policy for Financial Aid can be found at www.uwlax.edu/finaid/repeat-credits-policy.