

Financial Aid Edition EAGLE MAIL

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Online version available at www.uwlax.edu/finaid/Financial-Aid-Newsletter

IMPORTANT DATES

Wed., Nov. 5 - Life After College, Part 1: Retirement & Investing, 6:30-7:30pm, Reuter

Tues., Nov. 11 – Life After College, Part 2: Job Benefits & Insurance, 6:30-7:30pm, Reuter

Wed., Nov. 19 – How to Become A Millionaire, 6:30-7:30pm, Reuter

Tuesday, November 25 – Credit Bingo, 6:30-7:30pm, Reuter

Thanksgiving Recess begins 5:30 p.m. Wed, Nov. 26 and Classes Resume 7:45 a.m., Mon., Dec. 1

University of Wisconsin-La Crosse Financial Aid Office

215 Graff Main Hall 1725 State Street La Crosse, WI 54601 USA

Phone: 608.785.8604 Fax: 608.785.8843

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

email: finaid@uwlax.edu www.uwlax.edu/finaid



Financial Aid for Study Abroad

Thinking about studying abroad? There are numerous study abroad opportunities throughout the year. You can apply for financial aid which may assist with covering part of your program cost.

When completing the necessary paperwork for the Office of International Education (OIE), indicate that you intend to apply for financial aid. You must be degree-seeking and at least half-time (six credits per semester or for the summer session) to be eligible for financial aid.

Make an appointment with a financial aid counselor to discuss your financial aid and the cost of your study abroad experience. Also, visit <u>www.uwlax.edu/oie/sa/Aid.htm</u> for more information regarding financial aid as it relates to studying abroad.

Free Credits at UW-La Crosse

Taking more than 12 credits in a semester means you are getting free credits! At UW-La Crosse, when you take between 12 and 18 credits, you only pay the cost for the 12 credits. That means you can progress faster toward your goal of graduation but not have to pay more.

Did you know that you have to pass 30 credits to be considered a sophomore, 60 credits to be a junior, and at least 90 credits to be a senior? Taking at least 15 credits each semester will help you to progress to the next grade level "on schedule".

When you are registering for classes, be sure to evaluate whether you can handle taking a little heavier credit load in order to get credits for free.

Ask Earnest

"Dear Earnest, Can I get extra financial aid for a winter intersession course?"

If you did not accept all of your loan eligibility for fall and spring, you may have loan eligibility for winter (Federal Direct, PLUS, or

private/alternative). You may also have additional Federal Direct Loan eligibility for winter or spring if you change grade levels after fall grades are posted (freshman to sophomore or sophomore to junior). Any winter term aid disburses with the spring semester aid. You can use existing spring aid to pay the winter bill as well.

A winter intersession form will be available in the Financial Aid Office and on the Financial Aid Office website if you think you qualify for additional loans. If you are changing grade levels after the fall semester, please complete a "loan request form" available in the Financial Aid Office.

It Make\$ Cents!

Scholarships A click, "like" or hashtag away.

The search for scholarships can be a daunting task that few students enjoy and many parents find frustrating. We get it, and we took a little bit of the leg work out of the process.

Follow us on Facebook and/or Twitter to have daily scholarship reminders. Scroll through our photos on Facebook to see previously posted scholarships and search #uwlscholarships on Twitter to see a list of every scholarship we have ever posted.

We want to make the scholarship search easier because we do not want to see our students borrowing more money than they have to. If you aren't fond of social media, search the UWL Foundation site ,

https://uwlax.academicworks. com/opportunities/external for information on external scholarships that is sorted by the date the application is due.

Don't forget to apply for UW-L Foundation

scholarship! The deadline for these scholarships is February 15, 2015. You might want to consider working on your UW-L scholarship applications while you are home over the break between semesters.



Life after College Series

So you're graduating... Now what?

A lot can be on an individual's mind as they inch closer to graduation but we at It Make\$ Cents want your financial future to be one of the things that doesn't get tossed like a graduation cap.

Each semester we design a series around the financial questions and topics that recent grads and, most importantly, young professionals should be considering in their near future. This semester join us for:

Part 1: Retirement & Investing, **Wed., Nov. 5th** Part 2: Job Benefits & Insurance, **Tues., Nov. 11th** Part 3: Student Loan Repayment, **Wed., Dec. 10th**

SCHOLARSHIPS DUE IN NOVEMBER

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

Amazon Student Scholarship Amount: Varies Deadline: 11/20/2014

<u>Global English Editing</u> Amount: \$1500 Deadline: 11/21/2014

Prom Guide Junior Writer's Scholarship Amount: \$1000 Deadline: 11/21/2014

Smithsonian Photo Contest Amount: \$ Deadline: 11/28/2014

<u>Youth Volunteer Scholarship</u> Amount: \$500 Deadline: 11/29/2014

Education Matters Scholarship Amount: \$5000 Deadline: 11/30/2014

One-time \$600 Educational Award Amount: \$600 Deadline: 11/30/2014 <u>New Look Laser Tattoo Removal</u> <u>Scholarship</u> Amount: \$1000 Deadline: 11/30/2014

Slam Behind The Curtain Scholarship Amount: \$1000 Deadline: 11/30/2014

St. Simon Publishing Scholarship Essay Contest Amount: \$500 Deadline: 11/30/2014

The CFE Scholarship Program Amount: \$2500 Deadline: 11/30/2014

The CFE Women's Executive Scholarship Amount: \$2500 Deadline: 11/30/2014

The Gray Plant Mooty CFE Scholarship Amount: \$2500 Deadline: 11/30/2014

<u>Click on the name of the scholarship for</u> <u>the application process.</u>



Pay Your Bill So You Can Register

Each student is assigned a date and time to register for classes for the upcoming term(s). However, if you have not paid your bill for the current term, when that time arrives, you will not be allowed to register. Not registering at your scheduled time may mean that you will not be able to enroll in the classes that you need.

Be sure that you have your current semester university bill paid prior to your scheduled registration date. You may wish to consult with a Financial Aid counselor about options available to you.

Spring registration at UW-L begins November 10, 2014.