



Financial Aid Edition

EAGLE MAIL

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

IMPORTANT DATES

Thursday, November 10, 6 pm
Cellar, Cartwright Center
UWL Family Feud/Game Night

Monday, November 14
Registration for Winter
Intersession and Spring
Semester begins (based on your
scheduled registration date)

Tuesday, November 22,
University Bill Due

Wednesday, November 30,
6 pm, 1403 Centennial Hall
Life After College:
Loan Repayment

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



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 your registration appointment arrives, you will not be allowed to register. Not registering at your scheduled time may mean you will not be able to enroll in the classes you need. Be sure 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. If you have not paid your university bill by the due date, in addition to not being able to register, you will be assessed a 1% Finance Charge.

Spring registration at UWL begins November 14, 2016.

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. This means you can progress faster toward your goal of graduation but not have to pay more!

Did you know 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 those 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 Financial Aid application form will be available in the Financial Aid Office and on the Financial Aid Office website if you are interested in applying. 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!

Upcoming Events



Prepping Your Budget for the Holidays

- The holidays should be no surprise. They come once a year, every year. So start planning ahead of time.
- You are a broke college student – so act your wage when gift giving. Your family will understand.
- Set aside money a little at a time. There are about 8 weeks left until the holiday season – if you put away \$15 a week, that's \$120 to use for gifts.
- Make purchases early, when items are on sale and when you have a coupon.
- Get crafty! A great way to save money is to give homemade gifts. Join us on December 7th to make holiday crafts!
- Get a head start on holiday baking. Buy baking supplies in bulk and when on sale.
- Give the gift of time. Time is precious and irreplaceable. 😊



www.uwlax.edu/it-makes-cents

**LIFE AFTER COLLEGE:
Loan Repayment**

Wednesday, November 30
6 p.m.
1403 Centennial Hall

www.uwlax.edu/it-makes-cents

Earn 4 IMCI Incentive points

SCHOLARSHIP RESOURCE CENTER (SRC)

Fall is in the air, leaves are changing and the 2017-18 UWL Foundation Scholarships are now open. The UWL Foundation Scholarships opened October 1, 2016 and will close February 1, 2017 which gives you a big window to search and apply for these UWL specific scholarships. Use your upcoming breaks to work on your profile.

Your profile is your 'essay' for the UWL Foundation Scholarships. When completing this be sure what you write about really make you 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. Schedule an appointment to work with us.



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 International Education & Engagement Office (IEE), indicate 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.