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 you estimate your costs and help you understand what types of financing resources may be available.

File parent and student federal taxes. If your 2015 federal taxes will be filed electronically, within 1-2 weeks after filing, you should be able to retrieve your federal tax data right into your FAFSA. This option will streamline and expedite the processing of your financial aid application.

Submit the completed 2016-17 FAFSA. Complete the FAFSA, available after Jan 1, 2016, at [www.fafsa.gov](http://www.fafsa.gov) and be sure to include UW-L'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 2015 federal tax return filed with the IRS, have a valid Social Security Number, and have an unchanged marital status since December 31, 2015. 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-L's priority date of March 15 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-L Entering Freshmen Scholarships. Information about available entering freshmen scholarships is available at [http://foundation.uwlax.edu/schfreshmen.html](http://foundation.uwlax.edu/schfreshmen.html). Applications must be submitted by February 15.

Apply for Private Scholarships. Information about external scholarships is available at [www.uwlax.edu/scholarships](http://www.uwlax.edu/scholarships).

Submit any additional forms specifically requested by the UWL 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. Any requested items will be listed in the “To-Do” section of your UWL 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.

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.

Review the “Guide To Your 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.”

Complete a Direct Loan Master Promissory Note (MPN) and Entrance Loan Counseling (ELC). If you are a first-time borrower receiving a Federal Direct Loan, the Direct Loan MPN and ELC must be completed before your loan can be applied to your student bill. Both of these requirements can be completed at [www.studentloans.gov](http://www.studentloans.gov).

Activate your Tower One Card. This is also your student ID card. You should receive the card after you have registered for classes. 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. When you activate your Tower One Card, you must choose one of three options for the handling of the refund: 1) funds are applied to your Tower One debit account; 2) funds are transferred to your personal bank (an ACH transfer); or 3) a paper check is mailed to you.

Print and submit a Federal Parent PLUS Loan Request Form (available at [www.uwlax.edu/finaid/Parent-PLUS-Loans](http://www.uwlax.edu/finaid/Parent-PLUS-Loans)). After reviewing the “Other Financing Options” many parents choose to take out 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), available at [www.studentloans.gov](http://www.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 submitting this form.

Complete and submit the Family Educational Rights and Privacy Act (FERPA) Release Form (optional). 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 can not discuss your information with your parents, spouse or other individuals without your written permission. This release form will remain in effect for the current academic year and is available at [www.uwlax.edu/finaid/FERPA-form](http://www.uwlax.edu/finaid/FERPA-form).

Check out the UWL Scholarship Resource Center for information about our new 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 Make$ 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! Follow us on Twitter.