2015-2016 Financial Aid Award Guide

This guide tells you:

- How to interpret your 2015-2016 Financial Aid Award Offer and how to accept your aid;
- How aid eligibility is established via enrollment and when and where you will receive your aid;
- How enrollment and grades affect financial aid;
- How to apply for loans and other loan issues; additional considerations, and
- Important financial aid policies and related dates, including aid disbursement and class withdrawal.

Thoroughly review your Award Offer and this Award Guide as they include important information and specific instructions that may require follow up on your part. Also, refer to the Financial Aid Programs Chart at the end of this document as to available aid types, eligibility, and application requirements.

Note: only students admitted as degree seeking are eligible for financial aid; nondegree students are ineligible.

How to Interpret Your Award Offer and How to Review/Accept Your Aid

I received my Award Offer notice via my UW Colleges student email account. What now?
The email notice indicates that your aid has been packaged or there has been an award revision. Follow the instructions provided in the Award Offer email and utilize all of the supporting documents referenced in it, including this 2015-2016 Financial Aid Award Guide, PRISM Account Access Instructions, and Accepting Financial Aid. All of these documents may be found at www.uwc.edu > Money Matters > Financial Aid under Award Guides.

How do I view my aid package? How do I accept or decline the aid that has been offered to me?
You will need to log in to PRISM (the University of Wisconsin Colleges’ online Student Information System) to review your financial aid package once awarded. In PRISM, access the aid package to indicate the intended action (Accept / Reduce Award Amount / Decline) as to the aid offered, and also report outside sources of assistance.

After logging in to PRISM, navigate to Main Menu > Self Service > Student Center. In the PRISM Student Center, click on View Financial Aid and then choose Financial Aid Year 2015-2016. You may accept, reduce the award amount, or decline aid awards. Refer to PRISM Account Access Instructions if you have yet to establish your PRISM account and need help doing so. Refer to Accepting Financial Aid for assistance with navigating PRISM’s Self Service and “View Financial Aid” functionality.

Grants (both federal and state) already have been accepted for you since grants do not have to be repaid. Funds for certain grant programs, including the SEOG Grant and the Wisconsin Grant-UW Students, are limited. With limited funding for these aid programs if you lose aid eligibility at any point during the award year, funds for an awarded SEOG or Wisconsin Grant may not be available even if you regain aid eligibility at a later date. If you would like to decline a grant award, please contact the Student Financial Aid Office.
Scholarships have been accepted for you and do not have to be repaid. In most cases, these awards represent those awarded to you by your UW Colleges campus based on merit. The UW Colleges Student Financial Aid Office does not award any need-based scholarships.

Federal Work-Study (FWS) is money for educational expenses that you may earn through on-campus or community-based employment; it does not have to be repaid. A FWS award is not a guarantee of employment, but represents possible self-help eligibility. If you are interested in FWS, you must accept the award in PRISM. Several weeks prior to the start of the term for which you will enroll, contact your campus Student Affairs Office to inquire about employment options and job availability. If you reduce the FWS amount or decline the award, your Direct Loan eligibility may change. Check with the Student Financial Aid Office as to a possible change, if any, in Direct Loan eligibility.

Student Loans (Direct Subsidized and Unsubsidized Loans) must be repaid with interest. To apply for a loan, it must be accepted in PRISM.

For an academic-year loan, covering both fall 2015 and spring 2016, or a spring 2016-only loan offered to a spring-only enrollee: accept, reduce the award amount, or decline the loan in PRISM. The only exception to using PRISM to accept a student loan would be if it was awarded for the academic year but you would like to accept it for a single term, fall only or spring only; instead, complete a 2015-2016 Federal Direct Student Loan Request Form available on the Student Financial Aid Office Forms page. Otherwise, PRISM should be used to indicate the action taken on student loans.

Student loans must be reflected as accepted in PRISM before you cease enrollment or by the end of the associated loan period, whichever is earlier. For a student who completes the term, this means that a loan awarded for:

- fall 2015 only must be accepted by the end of the fall 2015 term
- spring 2016 only or for the academic year (both fall 2015 and spring 2016) must be accepted by the end of the spring 2016 term
- attempts/requests to accept a loan after the end of the respective loan period cannot be processed
- refer to the “Important Dates for the 2015-2016 Academic Year” section of this Guide for applicable deadlines by which a loan award must be accepted in PRISM

Refer to this Guide’s Loan section and Financial Aid Programs Chart for additional loan application and eligibility information.

A Direct Parent PLUS Loan must be repaid with interest by the parent. A Parent PLUS Loan cannot be accepted in PRISM Self Service as the parent is the borrower and thus a PLUS application requires the parent’s acceptance of the award, not the student’s. To accept and apply for the loan, the parent borrower must review the information available at www.uwc.edu > Money Matters > Financial Aid > Parent PLUS Loan Application under Fin Aid – Quick Links, and submit the Parent PLUS Loan Request Form available there. On receiving a completed and signed Parent PLUS Loan Request Form, the Student Financial Aid Office will update the PLUS Loan award as accepted in PRISM and begin processing the request. Refer to this Guide’s Loan section and Financial Aid Programs Chart for additional loan application and eligibility information.

PLUS Loans must be reflected as accepted in PRISM and consequently all PLUS Loan application materials must be received by the Student Financial Aid Office in Madison before the student ceases enrollment or by the end of the associated loan period, whichever is earlier. If accepted afterward, the loan cannot be processed. Review the processing deadline information provided for Student Loans immediately above as the same rules apply to Parent PLUS Loans.

Other Aid: If you have any outside sources of assistance including non-UW Colleges or private scholarships, tuition reimbursements, DVR, non-federal veterans’ benefits, and AmeriCorps, you are required to report such to the Student Financial Aid Office. In PRISM, navigate to Main Menu > Self...
how was my aid package determined?

Your University of Wisconsin Colleges 2015-2016 Financial Aid Award Offer includes the aid types for which you are eligible. The inclusion of an aid type in your award package is directly determined by your Estimated Cost of Attendance, Expected Family Contribution, and demonstrated Financial Need.

Your Financial Need was calculated as follows:

\[
\text{FINANCIAL NEED} = \text{ESTIMATED COST OF ATTENDANCE or COA} - \text{EXPECTED FAMILY CONTRIBUTION or EFC}
\]

The Cost of Attendance or COA includes estimates of the student’s educational expenses for the period of enrollment. Please note that the COA does not represent actual charges. Signifying average costs for the different expense categories of tuition* and fees, room and board, books and supplies, miscellaneous and personal, and transportation, the estimated COA is used to determine the maximum amount of financial aid that may be awarded. The initial COA figures are based on full-time enrollment, however are adjusted at the start of the corresponding term on the financial aid census date to reflect the student’s enrollment status.

*The allowance for tuition is tied to the student’s residency classification, WI Resident, Nonresident, etc.

The Expected Family Contribution or EFC is calculated by the U.S. Department of Education based on the student’s 2015-2016 Free Application for Federal Student Aid or FAFSA. The EFC is not the amount of money the student’s family will have to pay for college nor is it the amount of financial aid the student will receive; it is the number used to calculate the amount of federal and state aid the student is eligible to receive.

The resulting Financial Need figure determines your eligibility for certain types of aid programs, most grants, Federal Work-Study, and need-based loans (Direct Subsidized Loans); a student must demonstrate financial need in order to be eligible for need-based financial aid programs. Estimated Cost of Attendance, EFC, and Financial Need may be viewed in PRISM at Main Menu > Self Service > Student Center > View Financial Aid > Financial Aid Summary.

How Aid Eligibility is Established and When You Will Receive Your Financial Aid

How and when is my aid paid to me?

Financial aid will be credited directly toward your University of Wisconsin Colleges student account to cover approved institutional charges, including tuition and fees. Most federal and state grant and loan* programs, along with UW Colleges scholarships, will be applied to your account the next business day following the 10th day of classes, the financial aid census date. After the initial census-date disbursement for each term, financial aid is credited/disbursed on a weekly basis.

*The crediting of Direct Subsidized/Unsubsidized and Parent PLUS Loans will be contingent on completion of all loan application and eligibility requirements. Refer to the Loan section of this Guide for details.

Financial Aid Census Date

The financial aid census date deadlines for the 2015-2016 academic year will be 11:59 PM on September 16 for the fall 2015 term, and February 5 for the spring 2016 term. Students need:

- to finalize class schedules and be officially enrolled in PRISM as the credit load as of the above census date deadline will determine aid eligibility for the corresponding term;
• to address and correct all enrollment errors and failed registration attempts in PRISM before each
deadline;
• to follow any special instructions as to enrollment provided by their UW Colleges campus;
• to understand that attending a class while waitlisted does not constitute official enrollment and
enrollment activity after the census date will not be considered.

Module enrollment and establishing aid eligibility

• For any student enrolling in semester-spanning courses, module courses, or any combination of
both, enrollment as of the above census date will determine aid eligibility for that term.
• For a student enrolled in a semester-long course or in a module course that begins on or before
census date, module courses added after the census date will not result in an adjustment to aid
eligibility for the term as the student must enroll in all courses by the census date, including
module courses, if there was any enrollment activity on or prior to that date.
• For a student first enrolling after the census date in module courses that start later in the
semester, aid eligibility for the term will be established by all module enrollment as of the date of
enrollment. A student in this situation should enroll on the same day in PRISM for all intended
module coursework for the term.

How will I receive aid checks?

If there are aid monies remaining after all applicable UW Colleges institutional
charges are paid, the
institution will produce and mail to you a check for the excess aid funds. Consequently, it is important that
you have your current address information updated with UW Colleges in PRISM. Incorrect addresses will
delay your receiving aid checks.

If the credit balance on the student’s UW Colleges account results from disbursement of a Parent PLUS
Loan, the parent borrower will be sent the change check for excess funds.

Federal Work-Study (FWS) earnings will be paid by direct deposit into your bank account two weeks from
your submitting an employment timesheet. After obtaining a FWS position, contact your campus Business
Office to obtain deposit forms.

Checks resulting from outside sources (e.g. private scholarships, tribal Indian grants, third-party payments,
etc.) will be available on receipt from the awarding agency.

How Enrollment and Grades Affect Financial Aid Eligibility

What if I attend part time?

The amounts for most aid types offered to you are based on full-time enrollment (12 or more credits per
semester). After the start of each term on the financial aid census date, your aid will be adjusted to reflect
your enrollment status. If you are enrolled less than full time, you may have some or all of your aid reduced
or cancelled each semester. You must be enrolled for at least 6 credits per semester to be eligible for most
awards. Refer to the Financial Aid Programs Chart below for the credit-load requirement for each aid
program.

What if I drop credits, stop attending, or officially withdraw?

If you drop credits and are eligible for a tuition refund, some or all of the refund may be used to repay your
financial aid. If you stop attending all classes, do not officially withdraw, and have a 0.0 GPA for the
term, you may be considered an unofficial withdrawal. At the end of each semester, the Student Financial
Aid Office identifies all students to which this applies. Under federal aid policy, these students may have to
repay some of the aid that they received and will be notified of the amount that must be repaid.

Federal policy also mandates that students who withdraw from all classes may keep only federal financial
aid they have earned up to time of withdrawal. With that, financial aid eligibility will be recalculated if you
withdraw from all classes prior to completing 60% of the term and you should expect to have to repay financial aid in a percentage roughly equivalent to the percentage of time not in attendance. This may result in your owing repayment of aid, placing you at risk in meeting Satisfactory Academic Progress, and jeopardizing future aid eligibility if unpaid. Consider these options before withdrawing:

1) speak with instructors;
2) seek tutorial help;
3) reduce credit load to a manageable level; and
4) talk with an academic advisor or Student Affairs staff person.

For additional information on how withdrawal and ceasing participation in courses affect financial aid eligibility, visit Withdrawal Repayment.

What is Satisfactory Academic Progress (SAP)?
To remain aid eligible under Satisfactory Academic Progress (SAP) at UW Colleges, students must meet these standards:

1) maintain a minimum cumulative 2.0 Grade Point Average (GPA) after completing 48 credits (graduated GPA scale for 1-48 credits);
2) successfully complete two-thirds of credits attempted;
3) attempt a maximum of 30 remedial credits;
4) attempt a maximum of 90 credits for the Associate of Arts & Science (AAS) Degree and a maximum of 180 credits for the Bachelor of Applied Arts and Sciences (BAAS) Degree, including credits transferred to UW Colleges.

SAP is assessed for all enrolled students even in terms in which no financial aid was received. Courses attempted at UW Colleges, as well as any transfer credits, are included in the SAP evaluation. At the end of each term, enrolled students are evaluated to determine if they are meeting SAP requirements.

Loans: Applying and Other Issues

How do I apply for a Direct Student Loan?
Depending on your specific aid eligibility, your Award Offer may include one or both types of Direct Student Loans: Subsidized and Unsubsidized. You were considered for both loan types by the Student Financial Aid Office at the time of awarding.

In order to apply for a Direct Loan, you must accept the loan award in PRISM. This must be done before the end of your enrollment and associated loan period. If done afterward, the loan cannot be processed and thus no loan monies will be disbursed to your student account.

All students also must complete Direct Loan Entrance Counseling and a Direct Loan Master Promissory Note (MPN). When completing both Direct Loan Entrance Counseling and Direct Loan MPN, you must select the “University of Wisconsin Colleges” as your school from the list in the drop-down menu. After you have selected the University of Wisconsin Colleges, the following information will display:

School Name: UNIVERSITY OF WISCONSIN COLLEGES
School Code/Branch: G03897
School Address: 780 Regent Street
              Suite 130
              Madison, WI 537152635

This is the correct information for the University of Wisconsin Colleges, including the 13 freshman/sophomore UW campuses and UW Colleges Online. Using the school name of University of
Wisconsin Colleges will ensure that the Student Financial Aid Office receives notice that you have fulfilled these Direct Loan application requirements.

You must complete both Entrance Counseling and MPN before Direct Loan funds may be disbursed to you. To avoid delays, you are encouraged to satisfy these requirements at least two weeks prior to the anticipated loan disbursement date:

**To complete Loan Entrance Counseling online,** go to the UW Colleges website at www.uwc.edu, Money Matters > Financial Aid > Direct Loan Entrance Counseling under Fin Aid – Quick Links. Read the information and follow the instructions. Entrance Counseling serves as a means to educate students to the rights and responsibilities associated with receiving aid monies that must be repaid.

**To complete the MPN online,** go to the UW Colleges website at www.uwc.edu, Money Matters > Financial Aid > Direct Loan Master Promissory Note under Fin Aid – Quick Links and follow the instructions. The MPN must be completed and submitted as per the information provided. If an active Direct Loan MPN is on file with the U.S. Department of Education, a new MPN will not be required.

What is the Federal Direct PLUS Loan and how does my parent apply for a PLUS?
The Federal Parent Loan for Undergraduate Students (PLUS) allows a parent of a Dependent student (as is defined through the FAFSA process) to borrow money up to the student’s Cost of Attendance (COA) minus all other financial aid awarded.

**To apply for a PLUS Loan,** the parent borrower needs to review the PLUS Loan information at www.uwc.edu, Money Matters > Financial Aid > Parent PLUS Loan Application under Fin Aid - Quick Links and complete the 2015-2016 Parent PLUS Loan Request Form (ZPLWKS) available on this webpage. If a PLUS Loan is not listed on the Award Offer, your parent may still apply if you are a Dependent aid applicant by submitting the Parent PLUS Loan Request Form (ZPLWKS).

PLUS applicants are subjected to a credit check as part of the application process. If approved for credit, a parent needing to complete a Direct Loan Master Promissory Note (MPN) for Parent PLUS as part of the PLUS application process will be notified by the UW Colleges Student Financial Aid Office with instructions on how to do so. *Note: credit approval is required each year a PLUS Loan is accepted.* If credit is denied, the parent will have options presented by the U.S. Department of Education, including appeal. If the parent borrower obtains an endorser or is approved via appeal, the parent borrower must complete PLUS Loan counseling.

If the parent’s PLUS application is denied and your parent chooses not to appeal the credit decision or not to get an endorser for the loan, you may be eligible for additional Direct Unsubsidized Loan monies. It is the student’s responsibility to initiate the request for an additional Direct Unsubsidized Loan award as a result of a Parent PLUS Loan denial by completing a Direct Student Loan Request form (ZSTFRQ) available in the Forms section of the Student Financial aid webpage.

**Additional Considerations**

What if I’m taking classes at UW Colleges and another school simultaneously?
If you enroll at UW Colleges and another institution for the same term, you may receive financial aid from only one of them. However, you may be able to receive aid based on your combined total credits at both schools. To achieve this, you must complete what is commonly called a financial aid consortium agreement. Check with your UW Colleges Student Affairs Office and the other school for consortium guidelines and the agreement form.

If you receive aid at two institutions for the same period of enrollment, you will be responsible for returning aid received at one of the schools. Therefore, ensure that your consortium agreement paperwork is processed before the term of dual enrollment.

2015-2016 UW Colleges Financial Aid Award Guide
Am I still eligible for aid at UW Colleges once I complete my AAS degree?

No*. The University of Wisconsin Colleges is authorized by the U.S. Department of Education to provide financial aid only to undergraduates seeking the Associate of Arts and Science (AAS) degree. Once you have met the AAS degree requirements (or if you already have a bachelor’s or other advanced degree), you will no longer be eligible to receive aid at UW Colleges.

*The only exception to this policy is your being admitted and enrolled as a degree-seeking student in the UW Colleges’ Bachelor of Applied Arts and Sciences (BAAS) degree. BAAS students are the only students eligible for aid at UW Colleges beyond the completion of an AAS degree.

If you wish to continue taking classes at UW Colleges after completing the AAS degree, you need to plan ahead to receive aid from a four-year campus, such as UW Milwaukee, UW Madison, UW Whitewater, etc. To receive aid from a four-year school, you need to:

- apply and be accepted for admission in a degree-seeking program at the four-year school;
- release your FAFSA information to the school at www.fafsa.gov or at 1-800-433-3243; and
- contact the Financial Aid Office at the four-year school to find out the consortium agreement criteria and any required minimum credit load and to request that the school initiates a consortium agreement with the UW Colleges Student Financial Aid Office.

### Important Dates for the 2015-2016 Academic Year

#### Fall 2015

<table>
<thead>
<tr>
<th>Activity</th>
<th>Date</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>First day of classes</td>
<td>September 2, 2015</td>
<td></td>
</tr>
<tr>
<td>Financial aid census date</td>
<td>September 16, 2015</td>
<td>Enrollment in PRISM as of this date will determine aid eligibility for the term</td>
</tr>
<tr>
<td>Financial aid disbursement</td>
<td>September 17, 2015</td>
<td>Aid will be applied to UWC student accounts</td>
</tr>
<tr>
<td>Refund checks</td>
<td>September 18, 2015</td>
<td>Checks for excess aid will be mailed</td>
</tr>
<tr>
<td>Last day of the term</td>
<td>December 22, 2015</td>
<td>All fall-only loans must be accepted in PRISM</td>
</tr>
</tbody>
</table>

#### Spring 2016

<table>
<thead>
<tr>
<th>Activity</th>
<th>Date</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>First day of classes</td>
<td>January 25, 2016</td>
<td></td>
</tr>
<tr>
<td>Financial aid census date</td>
<td>February 5, 2016</td>
<td>Enrollment in PRISM as of this date will determine aid eligibility for the term</td>
</tr>
<tr>
<td>Financial aid disbursement</td>
<td>February 8, 2016</td>
<td>Aid will be applied to UWC student accounts</td>
</tr>
<tr>
<td>Refund checks</td>
<td>February 9, 2016</td>
<td>Checks for excess aid will be mailed</td>
</tr>
<tr>
<td>Last day of the term</td>
<td>May 20, 2016</td>
<td>All spring 2016-only and 2015-2016 academic-year loans must be accepted in PRISM</td>
</tr>
</tbody>
</table>

2015-2016 UW Colleges Financial Aid Award Guide 7
## Financial Aid Programs Chart

<table>
<thead>
<tr>
<th>TYPE OF AID</th>
<th>ELIGIBILITY / AMOUNT</th>
<th>ADDITIONAL APPLICATION REQUIREMENTS AND INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants &amp; Scholarships: no repayment if term enrollment is completed</td>
<td>Awarded to high-need students according to federal guidelines. Pell amount is prorated based on credit load as a full-time or part-time student. Awards range from $581 to $5,775 per year. If a student drops a class before it starts or fails to begin attendance in all classes within a term (including module courses starting later in a term), the Pell Grant will be adjusted for the change in the student’s enrollment status.</td>
<td>Effective July 1, 2012, Pell Grant eligibility is limited to the equivalent of 6 years / 12 semesters / 600% during the student’s lifetime, regardless of when or where the first Pell Grant award was received. On using 600%, a student is no longer eligible for the Pell Grant. The FAFSA will indicate how much Pell Grant eligibility has been used.</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Federal grant for undergraduate students without a bachelor’s degree who had a parent/guardian die as a result of military service in Iraq or Afghanistan after the events of 9/11. The recipient must not be eligible for a Federal Pell Grant and at the time of the parent’s or guardian’s death was less than 24 years old or enrolled at least part-time at an institution of higher education. The maximum award is approximately $5,300.</td>
<td>Limited to no more than 12 semesters or the equivalent (roughly 6 years). Similar to the additional application requirements for the Pell Grant above.</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant (SEOG)</td>
<td>Awarded to needy students in accordance with institutional and federal criteria. Restricted to Pell Grant-eligible students. Amounts range from $100 to $1,000 per year. Must be enrolled for at least 6 credits per term. Funding is limited.</td>
<td>With limited funding if a student’s aid eligibility is lost at any point during the award year, SEOG funds may not be available for an SEOG-eligible student even if aid eligibility is regained at a later date.</td>
</tr>
<tr>
<td>Wisconsin Grant – University of Wisconsin Students (formerly WI Higher Education Grant or WHEG)</td>
<td>Awarded to Wisconsin residents who demonstrate financial need as determined by a state eligibility formula. Awards range from $764 to $2,324 per year. Must be enrolled for at least 6 credits per term. Funding is limited and once funds are committed, WI Grant awarding will be suspended.</td>
<td>With limited funding if a student’s aid eligibility is lost at any point during the award year, WI Grant funds may not be available for a WI Grant-eligible student even if aid eligibility is regained at a later date. Limited to 10 semesters.</td>
</tr>
<tr>
<td>University of Wisconsin Colleges Tuition Grant (formerly TAG Grant)</td>
<td>Awarded to Wisconsin residents; Expected Family Contribution or EFC-eligibility range starts at $4,002 (outside of Wisconsin Grant eligibility) with priority given to lower EFCs within the range. Award amounts up to $1,000 per year. Must show financial need and be enrolled at least halftime (6 credits) each semester. Funding is limited.</td>
<td>Awarding is made throughout the academic year in line with grant commitments and Free Application for Federal Student Aid or FAFSA-calculated EFC and application date.</td>
</tr>
<tr>
<td>Fund for Wisconsin Scholars (FFWS) Grant</td>
<td>Via private funds from the Morgridge Foundation, awarded to Wisconsin residents who are under the age of 21 and who graduated from a WI public high school (or HSED) within the past three years. Restricted to freshmen who are Pell Grant eligible, full-time students</td>
<td>Upon being notified by the Fund for Wisconsin Scholars Program of initial selection during the fall semester of the student’s freshman year, the student must confirm acceptance of the FFWS award by</td>
</tr>
<tr>
<td>TYPE OF AID</td>
<td>ELIGIBILITY / AMOUNT</td>
<td>ADDITIONAL APPLICATION REQUIREMENTS AND INFORMATION</td>
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<tr>
<td>Wisconsin Covenant Scholars Grant</td>
<td>Awarded to students who signed and fulfilled the terms of the Wisconsin Covenant Pledge. Amounts range from $250 to $1,500 per year dependent on Expected Family Contribution (EFC) and enrollment level. Award amount prorated based on EFC. Must be enrolled for at least 6 credits per term.</td>
<td>Free Application for Federal Student Aid or FAFSA must be completed by April 1, 2015. Confirmation form must be signed by primary high school contact person. Award will not be made until Wisconsin Covenant Office and high school confirm WI Covenant Scholar status and funding has been verified; this typically occurs in July preceding the academic year.</td>
</tr>
<tr>
<td>Wisconsin Covenant Foundation Grant</td>
<td>Awarded to students who signed and fulfilled the terms of the WI Covenant Pledge. $1,000 to $1,500 per year awarded to students enrolled at least half time (6 or more credits per term) and have a $0 EFC. For students eligible for both WI Covenant Scholars and Foundation Grants, maximum combined award is $2,500 per year.</td>
<td>Same requirements as Wisconsin Covenant Scholars Grant.</td>
</tr>
<tr>
<td>Indian Grants (State and Federal)</td>
<td>Available to needy students who are at least one-fourth Native American (State of WI grant). Awards range from $250 to $1,100 for State of WI grant. Applications and amounts vary for federal grants.</td>
<td>For State of WI grant, complete an Indian Student Assistance Application. For federal grants, contact tribal office. State grants are limited to 10 semesters.</td>
</tr>
<tr>
<td>Talent Incentive Program (TIP) Grant</td>
<td>Awarded to high-need and disadvantaged Wisconsin residents based on specific state eligibility criteria. Awards range from $250 to $1,800 per year. Must be enrolled for at least 6 credits per term.</td>
<td>Contact your campus Student Affairs Office, your high school guidance office, or complete an application and return it to your regional WI Department of Public Instruction office. Limited to 10 semesters.</td>
</tr>
<tr>
<td>Wisconsin Hearing &amp; Visually Handicapped Student Grant</td>
<td>State awards for needy Wisconsin residents who have an auditory or visual impairment. Amounts range from $250 to $1,800 per year.</td>
<td>Contact the campus Student Affairs Office or complete an application and return it to the WI Higher Educational Aids Board or HEAB. Limited to 10 semesters.</td>
</tr>
<tr>
<td>Lawton Undergraduate Minority Retention Grant</td>
<td>Available to Wisconsin residents who are of African-American, Hispanic, Native American, or Southeast Asian heritage. Awards are based on both financial need and academic standing. Awards range from $1,000 to $2,500 per year. Must be enrolled at full-time status (12 or more credits) per term.</td>
<td>Completion of a Lawton Grant Application that will be provided by the UW Colleges Student Financial Aid Office to potentially-eligible students.</td>
</tr>
<tr>
<td>Institutional Scholarships</td>
<td>Administered through each UW Colleges campus foundation. Awards generally are based on academic merit or on a student’s academic achievement.</td>
<td>Contact the campus Student Affairs Office or visit the scholarship website for your UW Colleges.</td>
</tr>
<tr>
<td>TYPE OF AID</td>
<td>ELIGIBILITY / AMOUNT</td>
<td>ADDITIONAL APPLICATION REQUIREMENTS AND INFORMATION</td>
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</tr>
<tr>
<td>interest area rather than financial need. Amounts vary by UW Colleges campus.</td>
<td>campus at <a href="http://www.uwc.edu">www.uwc.edu</a>.</td>
<td></td>
</tr>
<tr>
<td>Local or Non-Institutional Scholarships</td>
<td>Available to UW Colleges students from sources outside of the institution, including local high schools, civic groups, employers, and statewide and national organizations. Eligibility criteria and amounts may vary widely, but these are not typically based on financial need.</td>
<td>Contact the campus Student Affairs Office and your high school guidance office for information on available scholarships.</td>
</tr>
<tr>
<td>Administered by the Wisconsin Higher Educational Aids Board (HEAB), these scholarships are awarded to students who excel academically. Eligibility is not based on financial need. Provides up to $2,250 toward tuition each year for up to four years through HEAB and institutional funding. Must be enrolled at full-time status (12 or more credits) per term.</td>
<td>Eligible graduating high school seniors will be notified by their high school guidance counselor, and will receive a letter from HEAB requesting confirmation of the college they plan to attend. Continuing students will need to contact HEAB if they plan to transfer to another institution. View HEAB’s FAQ on AES scholarships for more information.</td>
<td></td>
</tr>
<tr>
<td>Loans: money that is borrowed for college; must be repaid with interest</td>
<td>Must complete Direct Loan Entrance Counseling session if have never done so at UW Colleges, including transfer students: <a href="http://www.uwc.edu">www.uwc.edu</a>, Money Matters &gt; Financial Aid &gt; Direct Loan Entrance Counseling under Fin Aid – Quick Links.</td>
<td>Must complete a Direct Loan Master Promissory Note (MPN): <a href="http://www.uwc.edu">www.uwc.edu</a>, Money Matters &gt; Financial Aid &gt; Direct Loan Master Promissory Note under Fin Aid – Quick Links.</td>
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<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Eligibility is based on financial need; must be enrolled for at least 6 credits per term and be meeting SAP requirements. Repayment begins 6 months after student ceases half-time enrollment (at least 6 credits) or graduates. Loan is interest free* while student is enrolled at least halftime. The origination fee of the loan amount is 1.068% on or after Oct. 1, 2015 and is automatically deducted at time of disbursement. Direct Subsidized interest rate for loans disbursed July 1, 2015-June 30, 2016 is 4.29%. Maximum loan amount is $3,500 per year for freshmen, $4,500 for sophomores, and $5,500 for BAAS-degree students (juniors and seniors). Beginning July 1, 2013, first-time Direct Loan borrowers are limited to receive Direct Subsidized Loan funds for no more than 150% of the published length of their program of study. *The U.S. Department of Education may stop paying interest if a student who received Direct Subsidized Loans for the maximum period continues enrollment.</td>
<td>New Direct Loan borrowers will have to complete both of the above steps. Note: if an active Direct Loan MPN is on file with the U.S. Department of Education, a new MPN is not needed.</td>
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<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>Eligibility is not based on financial need; must be enrolled for at least 6 credits per term and be meeting SAP requirements. Repayment begins 6 months after student</td>
<td>Same additional application requirements as above for the Federal Direct Subsidized Loan.</td>
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<tr>
<td>TYPE OF AID</td>
<td>ELIGIBILITY / AMOUNT</td>
<td>ADDITIONAL APPLICATION REQUIREMENTS AND INFORMATION</td>
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<tr>
<td><strong>Federal Direct PLUS Loan</strong> <em>(Parent Loans for Undergraduate Students)</em></td>
<td>Loans are made to the parent of a Dependent aid applicant (as defined by the FAFSA) for the student’s educational costs. Student must be enrolled for at least 6 credits per term and be meeting SAP requirements. Eligibility is not based on financial need. Repayment begins within 60 days of the loan being fully disbursed, but parent may request deferment through the loan servicer based on student’s enrollment being at least half-time status. The interest rate for PLUS Loans disbursed July 1, 2015-June 30, 2016 is 6.84%. The origination fee of the loan amount is 4.272% on or after Oct. 1, 2015 and is automatically deducted at time of disbursement. For each child in college, a parent may annually borrow up to the cost of education minus all other financial aid awarded.</td>
<td>A completed Free Application for Federal Student Aid or FAFSA is required. Parent must review PLUS Loan information available at <a href="http://www.uwc.edu">www.uwc.edu</a>, Money Matters &gt; Financial Aid &gt; <a href="http://www.uwc.edu">Parent PLUS Loan Application</a> under Fin Aid – Quick Links and complete the Parent PLUS Loan Request Form available on this webpage. If a student was not offered a PLUS Loan on Award Offer, the parent of a Dependent aid applicant (as determined through the FAFSA process) may still apply via the above Direct Parent PLUS Loan Application link.</td>
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<tr>
<td><strong>Private or Alternative Educational Loan</strong></td>
<td>A private or alternative educational loan is not associated with the federal student loan program (Direct Lending) and will not be awarded to a student without the student’s initiation. Private loans are those offered by an outside financial institution. It is strongly encouraged that a student considers all federal and state financial aid before pursuing a private educational loan. First complete the FAFSA at <a href="http://www.fafsa.gov">www.fafsa.gov</a> and have aid eligibility determined, including for federal student loans, before applying for a private educational loan.</td>
<td>Review additional information regarding private or alternative educational loans at the UW Colleges Student Financial Aid website <a href="http://www.fafsa.gov">here</a>.</td>
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<td>Employment: money earned while enrolled; does not have to be repaid; on and off-campus jobs</td>
<td>Offers part-time student employment based on financial need. Most jobs are on campus, however there also are job opportunities with community service agencies. Student must be enrolled for at least 6 credits per term and be meeting SAP requirements.</td>
<td>Contact the campus Student Affairs Office several weeks prior to the start of the term for which you will be enrolled to inquire about FWS employment options and job availability.</td>
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<td>Federal Work-Study (FWS) Program</td>
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<td>Veterans Benefits</td>
<td>Available to Veterans, members of the National Guard or Reserves, and the children or spouse of deceased or disabled Veteran.</td>
<td>Contact the US. Department of Veterans Affairs or the Wisconsin Department of Veterans Affairs. The campus Student Affairs Office also may have information.</td>
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<tr>
<td>Vocational Rehabilitation Grants</td>
<td>Provided by the Wisconsin Division of Vocational Rehabilitation (DVR) to students who have a disability and meet other criteria established by the DVR.</td>
<td>Contact your area DVR office for additional information.</td>
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