

## 2018-2019 Financial Aid Award Guide

### This guide tells you:

- [How to interpret your 2018-2019 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 2018-2019 Award Offer and How to Review/Accept Your Aid

#### I received my Award Offer notice at 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 *2018-2019 Financial Aid Award Guide*, *PRISM Account Access Instructions*, and *Accepting Financial Aid*. All of these documents may be found at [www.uwc.edu](http://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 2018-2019**. 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, except under certain circumstances such as withdrawal from all classes. Funds for some grant programs, including the SEOG Grant and the Wisconsin Grant, 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, 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 made to you by your UW Colleges campus based on merit or other achievement-related criteria. 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/Solution Center to inquire about employment options and job availability. If you reduce the FWS amount or decline the award, your Direct Unsubsidized 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 2018 and spring 2019, or a spring 2019-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 were awarded for the academic year but you would like to accept it for a single term, as in fall only or spring only; instead, complete a 2018-2019 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 2018 only must be accepted by the end of the fall 2018 term – Noon on December 21, 2018*
- *spring 2019 only or for the academic year (both fall 2018 and spring 2019) must be accepted by the end of the spring 2019 term – Noon on May 20, 2019*
- *attempts/requests to accept a loan after the end of the respective loan period cannot be processed*
- *refer to the “[Important Dates for the 2018-2019 Academic Year](#)” section of this Guide for additional deadline dates*

Refer to this Guide’s [Loan section](#) and [Financial Aid Programs Chart](#) for 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](http://www.uwc.edu) > Money Matters > Financial Aid > [Parent PLUS Loan Application](#) under Fin Aid – Quick Links, and submit the 2018-2019 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 UW Colleges Student Financial Aid Office 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**

**Service > Student Center** and click on **Report Other Financial Aid** to provide outside aid information. Failure to report Other/Outside Aid may result in revisions to your aid package and thus your owing a balance on your UWC student account if aid already has disbursed.

### How was my aid package determined?

Your University of Wisconsin Colleges 2018-2019 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:

$$\begin{array}{r} \text{ESTIMATED COST OF ATTENDANCE or COA} \\ - \text{EXPECTED FAMILY CONTRIBUTION or EFC} \\ \hline = \text{FINANCIAL NEED} \end{array}$$

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 2018-2019 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/dispensed 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 2018-2019 academic year will be **11:59 PM on September 17 for the fall 2018 term, and February 8 for the spring 2019 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 PRISM enrollment errors and failed registration attempts before each deadline;
- to follow any special instructions as to enrollment provided by their UW Colleges campus; and
- to understand that attending a class while waitlisted does not constitute official enrollment and enrollment activity after the census date will not be considered.

#### Accelerated/module course enrollment and establishing aid eligibility

- For any student enrolling in semester-spanning courses, accelerated/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 an accelerated/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 accelerated/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 supervisor 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 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.

### What if I attend part time?

The amounts for most aid types offered to you initially 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. Furthermore, you must be enrolled for at least 6 credits per semester to be eligible for most aid programs. If not, these awards will be canceled on or shortly after the financial aid census date as they will not be eligible for disbursement. Refer to the [Financial Aid Programs Chart](#) for credit-load requirements.

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

If you drop credits and receive a W grade, the credits from the dropped course will count as attempted credits and thus will impact your Satisfactory Academic Progress status. 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 more than 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) talk with an academic advisor or campus Solution Center/Student Affairs staff person;
- 2) speak with instructors;
- 3) seek tutorial help; and
- 4) reduce credit load to a manageable level.

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

## 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](http://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](http://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](http://www.uwc.edu), Money Matters > Financial Aid > [Parent PLUS Loan Application](#) under Fin Aid - Quick Links and complete the 2018-2019 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 2018-2019 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 semester, 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/Solution Center 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.

### **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 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](http://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 2018-2019 Academic Year**

### ***Fall 2018***

<b><u>Activity</u></b>	<b><u>Date</u></b>	<b><u>Action</u></b>
First day of classes	September 4, 2018	
Financial aid census date	September 17, 2018 11:59 PM	Enrollment in PRISM as of this date will determine aid eligibility for the term
Financial aid disbursement	September 18, 2018	Aid will be applied to UWC student accounts
Refund checks	September 19, 2018	Checks for excess aid will be mailed
Last day of the term	December 21, 2018 12:00 Noon	All fall-only loans must be accepted in PRISM

### ***Spring 2019***

<b><u>Activity</u></b>	<b><u>Date</u></b>	<b><u>Action</u></b>
First day of classes	January 28, 2019	
Financial aid census date	February 8, 2019 11:59 PM	Enrollment in PRISM as of this date will determine aid eligibility for the term
Financial aid disbursement	February 11, 2019	Aid will be applied to UWC student accounts
Refund checks	February 12, 2019	Checks for excess aid will be mailed
Last day of the term	May 20, 2019 12:00 Noon	All spring-only loans and 2018-2019 academic-year loans must be accepted in PRISM

## 2018-2019 Financial Aid Programs Chart

TYPE OF AID	ELIGIBILITY / AMOUNT	ADDITIONAL APPLICATION REQUIREMENTS AND INFORMATION
<b>Grants &amp; Scholarships: no repayment if term enrollment is completed</b>		
<b>Federal Pell Grant</b>	<p>Awarded to high-need students in accordance with federal guidelines. Pell awards range from \$652 to \$6,095. Amounts are tied to the Expected Family Contribution (EFC) calculated by the Free Application for Federal Student Aid (FAFSA) process, and are prorated based on credit load as a full-time or part-time student.</p> <p>If a student drops a class before it starts or fails to begin attendance in all classes within a term (including accelerated/module courses starting later in a term), the Pell Grant will be adjusted for the change in enrollment status.</p>	<p>Effective July 1, 2012, <a href="#">Pell Grant eligibility is limited</a> 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.</p> <p>The student's FAFSA output will indicate how much Pell Grant eligibility has been used.</p>
<b>Federal Iraq and Afghanistan Service Grant</b>	<p>For undergraduate students without a bachelor's degree whose parent or guardian died 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/guardian's death was less than 24 years old or enrolled at least parttime at an institution of higher education. The maximum award is approximately \$5,500.</p>	<p>Limited to no more than 12 semesters or the equivalent (roughly 6 years). Similar to the additional application requirements for the Pell Grant above.</p>
<b>Federal Supplemental Educational Opportunity Grant (SEOG)</b>	<p>Awarded to needy students in accordance with institutional and federal criteria. Restricted to Pell Grant-eligible students with the lowest EFCs. Amounts up to \$1,000 per year. Must be enrolled for at least 6 credits per term. Funding is limited.</p>	<p>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.</p>
<b>Wisconsin Grant</b>	<p>Awarded to Wisconsin residents who demonstrate financial need as determined by a state-eligibility formula. Awards range from \$779 to \$2,829 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.</p>	<p>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.</p>
<b>University of Wisconsin Colleges Tuition Grant (formerly TAG Grant)</b>	<p>Awarded to Wisconsin residents; EFC-eligibility range from \$5,001 (outside of Wisconsin Grant eligibility) to \$8,500 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.</p>	<p>Awarding is made throughout the academic year in line with grant commitments and funding availability. FAFSA-calculated EFC and FAFSA submission date are factored into eligibility consideration.</p>
<b>Fund for Wisconsin Scholars (FFWS) Grant</b>	<p>Via funds from the Morgridge Foundation, FFWS awards initially are made to full-time Wisconsin residents who are Pell Grant eligible with unmet financial need, are under the age of 21, and graduated from a WI public high school</p>	<p>The FFWS Program has been discontinued in that awards for new students are no longer being accepted. Only students eligible for <i>continuing</i> FFWS awards will</p>



TYPE OF AID	ELIGIBILITY / AMOUNT	ADDITIONAL APPLICATION REQUIREMENTS AND INFORMATION
	(or HSED) within the past three years. These recipients are randomly selected. To maintain eligibility for subsequent years, must complete 24 credits per academic year/be continuously enrolled fulltime each semester and have remaining unmet need.	receive funds from this program. The last cohort of new freshman awardees was fall 2016.
<b>Wisconsin Covenant Scholars Grant</b>	Awarded to WI resident students who signed the Wisconsin Covenant Pledge in 8 <sup>th</sup> grade and fulfilled the terms of the pledge in their senior year of high school. 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.	The WI Covenant Program has been <a href="#">discontinued</a> in that pledges are no longer being accepted. The last cohort of students to be able to sign the pledge was in September, 2011. With no new Covenant awardees, only students eligible for <i>continuing</i> Covenant awards will receive funds from this program.
<b>Wisconsin Covenant Foundation Grant</b>	Awarded to WI resident 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.	Same as Wisconsin Covenant Scholars Grant.
<b>Indian Grants (State and Federal)</b>	State of WI grant: available to needy students who are at least one-fourth Native American and enrolled at least part time; awards range from \$250 to \$1,100. Applications and amounts vary for federal grants.	For State grant, complete an <a href="#">Indian Student Assistance Application</a> . State grants are limited to 10 terms. For federal grants, contact your tribal higher education office.
<b>Talent Incentive Program (TIP) Grant</b>	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.	Contact your high school guidance office, or complete an <a href="#">application</a> and return it to your regional WI Department of Public Instruction office. Limited to 10 semesters.
<b>Wisconsin Hearing &amp; Visually Handicapped Student Grant</b>	State awards for needy Wisconsin residents who have an auditory or visual impairment. Amounts range from \$250 to \$1,800 per year. Must be enrolled for at least 6 credits per term.	Complete an <a href="#">application</a> and return it to the WI <a href="#">Higher Educational Aids Board</a> or HEAB. Limited to 10 semesters.
<b>Lawton Undergraduate Minority Retention Grant</b>	Available to Wisconsin residents who are of African-American, Hispanic, Native American, or Southeast Asian heritage. Awards are based on financial need and academic standing and range from \$1,000 to \$2,500 per year. Must be enrolled fulltime (12 or more credits) per term.	Completion of a Lawton Grant Application that will be provided by the UW Colleges Student Financial Aid Office to potentially-eligible students.
<b>Institutional Scholarships</b>	Administered through each UW Colleges campus foundation. Awards generally are based on academic merit or on a student's academic interest area rather than financial need. Amounts vary by UW Colleges campus.	Contact the campus Solution Center/Student Affairs Office or visit the scholarship website for your UW Colleges campus at <a href="http://www.uwc.edu">www.uwc.edu</a> .
<b>Local or Non-Institutional Scholarships</b>	Available to UW Colleges students from sources outside of the institution, including local high schools, civic groups, employers, and statewide	Contact your high school guidance office for information on available scholarships. You may also utilize

TYPE OF AID	ELIGIBILITY / AMOUNT	ADDITIONAL APPLICATION REQUIREMENTS AND INFORMATION
	and national organizations. Eligibility criteria and amounts may vary widely, but these are not typically based on financial need.	online search services, including these <a href="#">scholarship search tools</a> .
<b>Academic Excellence Scholarships</b>	Administered by the <a href="#">Wisconsin Higher Educational Aids Board (HEAB)</a> , 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.	Eligible graduating high school seniors will be notified by their high school guidance counselor, and will receive a letter from HEAB requesting the name of the college they plan to attend. Continuing students will need to contact HEAB if they transfer to another institution. View <a href="#">HEAB's FAQ on AES</a> scholarships for more information.
<b>Loans: money that is borrowed for college; must be repaid with interest</b>		
<b>Federal Direct Subsidized Loan</b>	<p>Eligibility is based on financial need; must be enrolled for at least 6 credits per term and be meeting SAP requirements.</p> <p>Repayment begins 6 months after student ceases half-time enrollment (at least 6 credits) or graduates. Loan is interest free while enrolled at least halftime*. On or after Oct. 1, 2017 and before Oct. 1, 2018, origination fee of loan amount is 1.066% and is automatically deducted at disbursement. Direct Subsidized interest rate for loans disbursed July 1, 2017-June 30, 2018 is 4.45%.</p> <p>Maximum loan amount is \$3,500 per year for freshmen, \$4,500 for sophomores, and \$5,500 for BAAS-degree students (juniors and seniors).</p> <p>Beginning July 1, 2013, first-time Direct Loan borrowers are limited to receive Subsidized Loan funds for <a href="#">no more than 150%</a> of the published length of their program of study.  <i>*Also, the U.S. Department of Education <a href="#">will stop paying interest</a> (with certain exceptions) if a student who received Direct Subsidized Loans for the maximum period continues enrollment.</i></p>	<p>A processed Free Application for Federal Student Aid is required.</p> <p>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; <a href="#">Direct Loan Entrance Counseling</a> under Fin Aid – Quick Links.</p> <p>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; <a href="#">Direct Loan Master Promissory Note</a> under Fin Aid – Quick Links.</p> <p>New Direct Loan borrowers will have to complete both of the above steps.</p> <p>Note: if an active Direct Loan MPN is on file with the U.S. Department of Education, a new MPN is not needed.</p>
<b>Federal Direct Unsubsidized Loan</b>	<p>Eligibility is not based on financial need; must be enrolled for at least 6 credits per term and be meeting SAP requirements.</p> <p>Repayment begins 6 months after the student ceases half-time enrollment or graduates. Interest accumulates while still in school. Origination fee of the loan amount is 1.066% on or after Oct. 1, 2017 and before Oct. 1, 2018 and is automatically deducted at disbursement. Direct Unsubsidized interest rate for loans</p>	Same additional application requirements as above for the Federal Direct Subsidized Loan.

TYPE OF AID	ELIGIBILITY / AMOUNT	ADDITIONAL APPLICATION REQUIREMENTS AND INFORMATION
	<p>disbursed July 1, 2017-June 30, 2018 is 4.45%.</p> <p>Maximum loan amount for <a href="#">Dependent</a> aid applicants is \$5,500 per year for freshmen (no more than \$3,500 of this amount may be Subsidized Loan funds); \$6,500 for sophomores (no more than \$4,500 of this amount may be Subsidized Loan funds); and \$7,500 for BAAS-degree students, juniors and seniors (no more than \$5,500 of this amount may be Subsidized Loan funds).</p> <p>Freshman and sophomore Independent aid applicants may borrow up to an additional \$4,000 above the annual class-level maximums; Independent BAAS-degree students may borrow up to an additional \$5,000.</p>	
<p><b>Federal Direct PLUS Loan (Parent Loans for Undergraduate Students)</b></p>	<p>Loans are made to the parent of a <a href="#">Dependent</a> 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.</p> <p>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 halftime.</p> <p>The interest rate for PLUS Loans disbursed July 1, 2017-June 30, 2018 is 7.00%. The origination fee of the loan amount is 4.264% on or after Oct. 1, 2017 and before Oct. 1, 2018 and is automatically deducted at time of disbursement.</p> <p>For each child in college, a parent may annually borrow up to the cost of education minus all other financial aid awarded.</p>	<p>A processed Free Application for Federal Student Aid is required.</p> <p>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="#">Parent PLUS Loan Application</a> under Fin Aid – Quick Links and complete the 2018-2019 Parent PLUS Loan Request Form available on this webpage.</p> <p>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 process.</p>
<p><b>Private or Alternative Educational Loan</b></p>	<p>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.</p> <p>Students are <u>strongly</u> encouraged to consider 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.</p>	<p>Review additional information regarding private or alternative educational loans with a link to options at: <a href="#">Alternative Loans</a>.</p>

TYPE OF AID	ELIGIBILITY / AMOUNT	ADDITIONAL APPLICATION REQUIREMENTS AND INFORMATION
<b>Employment: money earned while enrolled; does not have to be repaid; on- and off-campus jobs</b>		
<b>Federal Work-Study (FWS) Program</b>	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.	Contact the campus Student Affairs Office/Solution Center several weeks prior to the start of the term for which you will be enrolled to inquire about FWS employment options and job availability.
<b>Other aid and benefit programs</b>		
<b>Veterans Benefits</b>	Available to Veterans, members of the National Guard or Reserves, and the children or spouse of deceased or disabled Veteran.	Contact the <a href="#">US Department of Veterans Affairs</a> or the <a href="#">Wisconsin Department of Veterans Affairs</a> . The campus Student Affairs Office also may have information.
<b>Vocational Rehabilitation Grants</b>	Provided by the Wisconsin Division of Vocational Rehabilitation (DVR) to students who have a disability and meet other criteria established by the DVR.	Contact your area <a href="#">DVR office</a> for additional information.

The University of Wisconsin Colleges Student Financial Aid Office serves students attending the thirteen campuses of UW Colleges and UW Colleges Online:



*The freshman/sophomore UW campuses*

UW-BARABOO/SAUK COUNTY | UW-BARRON COUNTY | UW-FOND DU LAC  
 UW-FOX VALLEY | UW-MANITOWOC | UW-MARATHON COUNTY  
 UW-MARINETTE | UW-MARSHFIELD/WOOD COUNTY | UW-RICHLAND  
 UW-ROCK COUNTY | UW-SHEBOYGAN | UW-WASHINGTON COUNTY  
 UW-WAUKESHA | UW COLLEGES ONLINE

**Contact Information:**

University of Wisconsin Colleges  
 Student Financial Aid Office  
 780 Regent St, Suite 130  
 Madison, WI 53715-2635

Phone: 608.262.5928  
 Fax: 608.265.9750