Financial Aid 2025-26 **GUIDE TO YOUR FINANCIAL AID OFFER**

What to do next?

- You may have to accept e-consent or address prompts before seeing your offer.
- Accept or decline your financial aid offer via your WINGS Student Center.
 - The amount accepted will be disbursed in two parts (Fall & Spring).
- "Your Other Loan Eligibility*" is for information only and can't be accepted. See "Other Financial Options" below for more information.
- If you are offered Federal Work-Study, you will be emailed a link to a questionnaire which will help us find a work placement for you on campus.
- If you are accepting your first Federal Direct Loan, you will need to complete Entrance Loan Counseling and a Master Promissory Note. Both can be completed at studentaid.gov.
- If you wish for the Financial Aid Office to be able to discuss your information with your parents or others, you will need to set up a FERPA SECURE PIN at uwlax.edu/records/ferpa.
- If you are receiving scholarships, be sure to report those awards in WINGS. Scholarship checks can be sent to the Cashier's Office.
- Refunds can be deposited directly into your personal bank account. Set up your refund preference in the Finances section of your UWL WINGS Student Center, choose 'Student Choice Refund'.

Types of Financial Aid

More information about the types of aid you have been offered is available at www.uwlax.edu/finaid/info/types-of-aid.

Disbursement of Financial Aid

All financial aid (except Federal Work-Study) is electronically credited to your university bill, generally on the first day of each semester if all documents have been completed.

Additional Requirements

All financial aid is offered based on full-time attendance. If you are less than full-time, you may see an adjustment to your financial aid. Information about eligibility requirements is available at uwlax.edu/finaid/info/apply-for-aid/general-eligibility-criteria

Cost to Attend

Information about the estimated cost to attend UWL is available at uwlax.edu/cost.

Other Financial Options

If the financial aid offered is not enough to cover your costs, many families choose to apply for either a Federal Parent PLUS Loan, a private parent loan or a private student loan. Information about these types of loans is available at uwlax.edu/finaid/info/types-of-aid/other-financing-options.

Student Rights and Responsibilities

Information about your Student Rights and Responsibilities is available at uwlax.edu/finaid/resources/policies/ student-rights-and-responsibilities.

Special/Unusual Circumstances

Many circumstances can impact a student's/family's ability to pay for college. If you/your family are experiencing planned or unforeseen changes to income or assets, or other changes in personal circumstances, please contact the UWL Financial Aid Office at finaid@uwlax.edu. We will do our best to assist, but not all circumstances will be eligible for consideration or result in additional financial assistance.

The University of Wisconsin-La Crosse is an NCAA Division III member institution. As such, UWL and the UWL Foundation are bound by NCAA rules, which prohibit any Division III institution from considering athletics leadership, ability, participation, or performance in making financial aid offers to any student.



UWL Financial Aid Office uwlax.edu/finaid





UWL Scholarship Resource Center uwlax.edu/ scholarships



UWL It Make\$ Cents! Money Management Center uwlax.edu/ it-makes-cents

Federal Student Aid

Federal Student Aid Programs studentaid.gov