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For general information about federal student financial assistance programs, help completing the FAFSA, or technical assistance, call 1-800-4-FED-AID (1-800-433-3243).
How to apply for Federal Student Aid

1. Create an FSA ID for the student and one parent if they are required to enter parent data. Record that information below:

   **FSA ID checklist:**
   - Create a username and password and enter your e-mail address.
   - Review your information and read and accept the terms and conditions.
   - Confirm your e-mail address using the secure code which will be sent to the e-mail address you entered when you created your FSA ID. Once you verify your e-mail address, you can use it instead of your username to log in to the FAFSA website.

   **For the Student:**
   - Username
   - Password
   - Verified phone #
   - Verified email

   **For the Parent:**
   - Username
   - Password
   - Verified phone #
   - Verified email

2. Complete the Free Application for Federal Student Aid (FAFSA) which is available beginning October 1. You will use prior-prior year tax information. The IRS Data Retrieval Tool allows applicants who have filed their federal income tax return to prefill the answers to the tax questions on the FAFSA. The system transfers data from your federal income tax returns, saving you time when completing the FAFSA.

   **FAFSA completion checklist:**
   - Create an FSA ID for the student and 1 parent.
   - Complete the FAFSA form at [www.fafsa.gov](http://www.fafsa.gov).
   - Be sure to list UWRF’s school code on the application: 003923.
   - Utilize the IRS Data Retrieval Tool to decrease the processing time.

3. After you submit the FAFSA, you’ll receive your student aid report (SAR). Your SAR summarizes the information in your FAFSA. Review it and make corrections if needed. Your SAR also lists the expected family contribution (EFC).
   - The expected family contribution (EFC) is a measure of your family’s financial strength and is calculated according to a formula established by law. Your family’s taxed and untaxed income, assets, and benefits (such as unemployment) are all considered in the formula. Your family size and the dependents who will attend college during the year are also considered.
   - Financial need is determined by UWRF’s cost minus expected family contribution.

   You may be selected for the Verification Process. If you see an asterisk next to the expected family contribution (EFC) on your Student Aid Report (SAR), your FAFSA has been selected for “verification” by the Department of Education. You will also receive an email from UWRF’s Financial Aid Office alerting you about what additional information you will need to submit. The materials necessary will also be listed under your To-Do List on your UWRF eSIS account.
   - UWRF’s Financial Aid Office might ask you (and your family if you’re a dependent student) to provide documentation to support specific fields on the FAFSA.
     - Examples of what you could get verified for: income earned from work, dependency status, high school completion status, etc.

   **Financial Aid status checklist:**
   - If selected for verification, submit the required documents.
   - Monitor your UWRF email account for information regarding your financial aid application.

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**Processing Student and Parent Loans**

If this is your first time accepting a Federal Direct Loan, you must complete additional steps to finalize the acceptance of your loan.

1. You must complete an online Entrance Counseling tutorial.
2. You must complete the Master Promissory Note (MPN). This is the loan agreement for subsidized and unsubsidized federal loans.

**Access to award and accepting loans checklist:**

- View your awards in eSIS by clicking on the View Financial Aid Link.
- Grants and scholarships will automatically be accepted. You must accept loans in your eSIS account.
- Complete Entrance Counseling at [studentloans.gov/entrancecounseling](http://studentloans.gov/entrancecounseling).
- Electronically sign the Master Promissory Note (MPN). You will be led into the MPN after you finish the Entrance Counseling.

**What to Pay at UWRF and When**

- Billing statements will be available on the student’s eSIS account a few weeks before the semester starts. An email will be sent to the student’s UWRF email to notify them their billing statement is available.
- Financial aid is disbursed at the beginning of the semester and is posted directly to the student’s account.
  - If financial aid exceeds the amount of tuition and fees, the student will receive a refund. Students will set up a direct deposit transaction for that to take place.
  - If a student still has a balance on their account after financial aid is applied, it is their responsibility to ensure their bill is paid. For more information, visit [www.uwrf.edu/studentbilling](http://www.uwrf.edu/studentbilling).

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**Additional Information**

- For Minnesota Residents: Apply for Minnesota Tuition Reciprocity
  - Minnesota tuition reciprocity allows students to attend a college in Wisconsin for the same price they would pay to attend a state university in Minnesota. You must apply online at [https://www.ohe.state.mn.us/sssi/reciprocity/apply1.cfm](https://www.ohe.state.mn.us/sssi/reciprocity/apply1.cfm). It can take up to six weeks for the Minnesota Office of Higher Education to process this application, so early submission is recommended.

- Be sure to closely compare financial aid packages from all schools you have been admitted to.
- You must apply for financial aid every year and packages can look different from year to year.
- Student loans must be paid back, so be thoughtful of how much money you are borrowing each semester and how long you intend to be enrolled.
- You can view your federal loan and grant information through the National Student Loan Data System at [www.nslds.ed.gov/nslds_SA](http://www.nslds.ed.gov/nslds_SA).
- Remember, scholarships are another important part of funding your education but require a separate process of application. For a list of incoming student scholarships, visit [www.uwrf.edu/Admissions/scholarships.cfm](http://www.uwrf.edu/Admissions/scholarships.cfm).
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UNIVERSITY OF WISCONSIN River Falls
410 S. 3rd St., River Falls, WI 54022

Admissions 715-425-3500 admissions@uwrf.edu
Financial Aid 715-425-3141 finaid@uwrf.edu
Student Billing 715-425-3145 billing@uwrf.edu

Financial Aid Process

FAFSA®

The FAFSA is the Free Application for Federal Student Aid and is the ONLY WAY to apply for federal student aid. The schools you list on your application evaluate your financial need and determine how much federal aid you are eligible to receive.

Each October, the FAFSA is available for the next school year. It is best to fill it out as early as you can because some aid is first come, first served.

Complete the FAFSA online at fafsa.gov. Fill out and submit the FAFSA each year you are in college.

To complete the FAFSA, you'll need to provide personal and tax information.

After you submit your FAFSA, you'll receive your Student Aid Report (SAR). This summarizes the information in your FAFSA. Review it and make any needed corrections.

Your FAFSA helps your school determine the types of federal student aid you are eligible to receive.

TYPES OF FEDERAL STUDENT AID

As the largest provider of financial aid, the U.S. Department of Education’s office of Federal Student Aid provides grants, loans and work-study funds.

- GRANTS
Grants are free money that do not have to be repaid.

- STUDENT LOANS
Student loans are loans (like a car or home loan) that need to be repaid with interest.

- WORK STUDY
A work-study job gives you the opportunity to earn money to help pay your educational expenses.