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.

To complete the FAFSA, you’ll need to provide personal and tax information. Complete the FAFSA online at fafsa.gov. Fill out and submit the FAFSA each year you are in college.

If 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.

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.

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

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).

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 are considered Gift Aid which is financial assistance that does not require repayment. Grants are automatically paid to your student billing account shortly before the beginning of the semester.

- Federal Pell Grant: Amounts up to $6,095 per year based on need as determined by the Federal Pell Grant Program and EFC.
- Federal Supplemental Educational Opportunity Grant (SEOG): Amounts up to $500 based on need and availability of funds as determined by the financial aid office.
- Wisconsin Grant: A state grant program for Wisconsin residents based on financial need as determined by the Wisconsin Higher Educational Aids Board and the financial aid office.

Work-study is a program allowing students to earn funding through a part-time on-campus job. Students can earn up to the amount listed on their financial aid award. Work-study is not a guarantee of a job; students will still need to go through an application process for positions. You must be registered for classes before you can search for student employment. After registration, apply for student employment at go.uwrf.edu/handshake.

There are different types of federal loans that can be obtained to finance your education: the Federal Direct Subsidized loan, the Federal Direct Unsubsidized loan, and the Parent PLUS loan. Each loan program has specific eligibility criteria, repayment, cancellation, and deferment conditions. To learn more, visit www.uwrf.edu/FinancialAid/TypesOfAid/Loans.cfm.

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

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

For 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 an FSA ID at: https://fsaid.ed.gov
   - 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.

2. Complete the Free Application for Federal Student Aid (FAFSA) which is available beginning October 1.

   For the Student:
   - Username ____________________________
   - Password ____________________________
   - Verified cell phone # ____________________________
   - Verified email ____________________________

   For the Parent:
   - Username ____________________________
   - Password ____________________________
   - Verified cell phone # ____________________________
   - Verified email ____________________________

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.

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.
- 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.

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.che.state.mn.us/colleges/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

- 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
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 cell phone # _____________
   - Verified email _____________

   For the Parent:
   - Username _____________
   - Password _____________
   - Verified cell 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 returns 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.

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   - **Financial Aid status checklist:**
     - If selected for verification, submit the required documents.
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   - You must complete the Master Promissory Note (MPN). You will be led into the MPN after you finish the Entrance Counseling.

   - You must accept loans in your 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 posted directly to the student’s eSIS account.

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