Understanding Your Award

Your Financial Aid package is now posted in your eSIS account. The award amounts are based upon your eligibility as determined by federal formulas and the information you reported on your Free Application for Federal Student Aid (FAFSA).

The critical information below is written to guide you through the financial aid process step-by-step. Our office staff is here to answer your questions, but first, please read this information in its entirety and then you must follow all bolded instructions and utilize the active links to ensure your aid is available to you at the beginning of each semester.

Viewing and Accepting Your Aid

Access the UWRF Types of Aid webpage to read detailed information on each award listed within your award.
- Grants and scholarships are gift-aid (you do not need to repay any gift-aid) and are accepted on your behalf.
- Conversely, Work Study and loans are self-help-aid which you must accept or decline.
- Your aid package is likely to include a loan. If so, carefully consider the amount you need: you can accept less than the amount listed, or you can decline the loan entirely if you can finance your education without borrowing.

Accept or decline your awards:
1. Log into your eSIS account with your Falcon Account username and password.
2. From your eSIS home page (your Student Center), click on View Financial Aid.
3. Choose the aid year (new students have only one aid year available; returning students must select a specific year to view).
4. View your award for the year and read all information provided.
5. Click on Accept/Decline Awards. Then accept, decrease, or decline the amount of any Work Study and/or loan awards on this page. Click the “Accept” box next to an award if you want the full amount. To accept a decreased amount, click on the “Accept” box and enter your desired lesser amount. Click on the “Decline” box to decline the entire award.
6. Click Submit when finished. Note: Once you have accepted or declined an award online, the amount cannot be changed or re-offered to you without contacting the UW-River Falls Financial Aid Office.

Enrollment Status and Census Date

The number of credits in which you are presently enrolled dictates your current “enrollment status.” If you are NOT yet registered for classes, your financial aid is based upon full-time enrollment status by default.

If you plan to be enrolled less than full-time, contact the Financial Aid Office. Your award amounts are not final and will not disburse until your aid reflects your actual enrollment status.

This 6th day of each semester is called the Financial Aid census date and is a 'snapshot' of your enrollment at the beginning of that day. Your disbursement and your Pell eligibility are based upon your enrollment at the start of the census date, regardless of your enrollment before or after that snapshot. So if you are a financial aid student, it is critical that your financial aid is complete and that you finalize any course adds/drops before the census date.

Report All Other Anticipated Resources

Federal regulations require financial aid offices to include all outside funding in student aid awards. Utilize the Outside Resource Notification Form to promptly notify us of any outside resources you receive. Please be aware that your federal and state financial aid eligibility may change as we adjust your award to include your outside scholarships, grants, DVR assistance, etc. Veterans: please see the list of benefits that require reporting at the bottom of this form; if you have any questions, please contact the Veteran Services Coordinator.
PROCESSING YOUR LOANS

If you are borrowing a Federal Stafford and/or Perkins Loan for the first time at UW-River Falls, federal regulations require: **you must complete the required additional steps online before your loan(s) can be processed and disbursed** to your account. These steps include Loan Entrance Counseling and signing the Master Promissory Note at [Processing your Loans](http://www.uwrf.edu/FinancialAid).  

FINANCIAL AID DISBURSEMENT

Financial aid will disburse directly to your UW-River Falls account for your tuition, fees, housing, dining, and other charges. When you have completed ALL required steps listed thus far and your financial aid file is complete, you can expect aid to disburse beginning on the 6th day of class each semester. You can expect your aid to be divided into two equal payments for fall and spring semesters. It is your responsibility to become familiar with and regularly monitor your eSIS account to ensure that your funds are correct. Contact the Financial Aid Office if your aid does not disburse when anticipated or if you have any other questions.  

Note: You will need to sign up for Direct Deposit for Refunds with the new vendor, Heartland ECSI, before your fall 2014 financial aid is disbursed. Watch for information from the Student Billing Office with specific instructions on how to do so.

STUDENT EMPLOYMENT

If you received a Federal Work Study award, you are eligible to earn up to the amount indicated. But your Work Study award will NOT be applied to your bill as a lump-sum in advance because you earn these funds by working; your earnings are directly deposited into your bank account. While these earnings are considered taxable income, Work Study earnings are not formulated as income when you re-apply for financial aid the following year; nor are they subject to FICA (Social Security) withholdings. If you are not eligible for Federal Work Study but still want to work, or want to earn more than your Federal Work Study award, you can find other non-need based student employment on campus (called Student Assistance).

**Search for both on-campus and off-campus jobs:**

- You can log in or activate an account in the Hire-a-Falcon System.

  * Hire-a-Falcon is an online recruiting system where both on- and off-campus jobs are posted.

  To search for jobs after you log in, click on the “Jobs” tab and select “Active Jobs & Internships.”

- If you have a Work Study award, you can search for jobs under any Position Type.

  By selecting both “UWRF Work Study” and “UWRF Student Assistance,” you will see all on-campus jobs that are available.

- If you do not have a Work Study award, you can search for jobs under any Position Type except UWRF Work Study.

  Select “UWRF Student Assistance” to see all on-campus jobs available to you.

ADDITIONAL INFORMATION

Refer to the [Financial Aid](http://www.uwrf.edu/FinancialAid) website for more detailed information regarding financial aid at UW-River Falls. Specifically, the following links from our webpages offer you the following information:

- **Policies & Procedures:** As a financial aid recipient, you are responsible to understand and comply with all financial aid policies. For example, you must be aware of how the Satisfactory Academic Progress (SAP) Policy affects your financial aid eligibility.

- **Release of Information:** To authorize our staff to talk about your financial aid information with anyone other than yourself, including your parents, you must grant them access via the online Student Center in eSIS. To navigate, log into eSIS> Main Menu>Student Center>Grant Access to Others.

- **Types of Aid:** Visit Types of Aid for information and application instructions for UW-River Falls scholarships, outside scholarships, grants, student employment, and additional loans.

- **J-Term, Summer, and Study Abroad:** Financial aid application process for [J-Term, Summer, or Study Abroad](http://www.uwrf.edu/FinancialAid) charges.

- **Note:** If you are incarcerated in a state or federal correctional institution, or subject to involuntary civil commitment, you are not eligible for most aid and you are required to inform the Financial Aid Office of your incarceration.