Your offer of financial assistance from UWRF is now available to review through your UWRF web portal (eSIS). The types of assistance and the amounts of the awards are based upon the information you reported on your Free Application for Federal Student Aid (FAFSA) and the rules which apply to each financial assistance program.

This guide will help you through the process of accepting the financial assistance available to you for attendance at UWRF. Depending on the type of financial assistance being offered, additional steps may be required before the money can be paid toward your UWRF tuition, fees and other charges on your student billing account. If you have questions about any of the financial assistance we have offered, please go to our online video library. You may also contact our office with questions between 7:45 a.m. and 4:30 p.m. Monday through Friday at 715-425-3141.

**Types of Financial Assistance**

There are three basic types of financial assistance which may be included in your offer:

- **Grants** (including scholarships and tuition waivers): These are financial assistance funds in the form of a gift. You do not repay grants or scholarships. Grants are automatically paid to your student billing account shortly before the beginning of the semester.

- **On-campus job**: Federal Work-Study provides funds to encourage students to work while attending UWRF. The amount offered represents the maximum amount of wages you may earn in an academic year. After you accept your offer of Federal Work-Study, and you have registered for classes, you may then search for a campus job through our Handshake application sponsored by the Career Services office.

- **Student loans**: These are financial assistance programs through which you borrow money to help pay for school, and which you agree to repay with interest over a period of time (typically 10 years.) Students with limited family financial resources may qualify for a subsidy on a portion of their Federal Direct loan, which means that the U.S. government postpones charging interest until 6 months after the borrower is no longer attending college.

Please see **Types of Aid** on the webpage for more information about the types of financial assistance included in your offer notice.

*Not all students will be offered every type of financial aid.*

**Viewing and Accepting Your Aid**

To accept, accept a reduced amount or decline portions of your offered financial assistance follow these steps:

1. **Log into your eSIS account** with your UWRF student number (W-number) and password.
2. From your eSIS home page (your Student Center), **click on View Financial Aid**.
3. **Choose the academic year** (new students have only one aid year available).
4. **View your award** for the year and read all information provided.
5. **Click on Accept/Decline Awards**. Then **accept, reduce or decline** the amount of any work study and/or loan offers on this page, click the “Accept” box next to the type of financial assistance offered. To reduce the amount before acceptance, click on the “Accept” box and enter your desired lesser amount. Click on the “Decline” box to indicate you do not wish to accept this type of financial assistance.
6. **Click Submit** when finished.

Note: If you later wish to make changes to the financial assistance you have accepted or declined, please contact the UWRF Financial Aid Office to speak with your financial aid counselor.
ENROLLMENT STATUS AND “CENSUS DATE”

Your initial offer of financial assistance assumes that you will be in full time attendance each semester of the academic year. The number of credit hours for which you are registered as of the 6th calendar day of the semester (the “census date”) determines your “enrollment load” for your financial assistance funds. Enrollment loads are as follows:

<table>
<thead>
<tr>
<th>Registered Semester Credit Hours</th>
<th>Undergraduate/Bachelor’s degree</th>
<th>Graduate/ Master’s degree</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Full Time (100% Pell Grant for eligible students)</strong></td>
<td>12 and above</td>
<td>8 and above</td>
</tr>
<tr>
<td><strong>Three Quarter Time (75% Pell Grant)</strong></td>
<td>9 – 11.5</td>
<td>6 – 7.5</td>
</tr>
<tr>
<td><strong>Half Time (50% Pell Grant; Minimum load for loans)</strong></td>
<td>6 – 8.5</td>
<td>4 – 5.5</td>
</tr>
<tr>
<td><strong>Less Than Half Time (25% Pell Grant, not eligible for loans)</strong></td>
<td>0.5 – 5.5</td>
<td>0.5 – 3.5</td>
</tr>
<tr>
<td><strong>Not Enrolled (Not eligible for any financial assistance)</strong></td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Your enrollment load for the semester is set as of the start of the 6th day of each semester, known as the “census date”. When your accepted financial assistance is paid to your student account with UWRF, it will be based on your enrollment load as of the disbursement date. After the census date, the financial assistance paid to your student account will be adjusted to reflect your census date enrollment load.

REPORT ANY OTHER ANTICIPATED GRANTS, SCHOLARSHIPS OR LOANS

Your offer of financial assistance is limited by our estimate of what it will cost for you to attend UWRF. Financial assistance from outside of UWRF, such as scholarship or grants from private organizations or loans obtained for the purpose of paying for educational costs must be within the limits of your estimated educational costs. Utilize the Outside Resource Notification Form to notify us of any sources of assistance you receive from an entity other than UWRF. 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. If you are a veteran of the U.S armed forces, a dependent of a veteran who is eligible for benefits or a current member of the military or National Guard please contact the Veteran Services Coordinator to begin the process of certifying your benefits.

PROCESSING STUDENT AND PARENT LOANS

If you have accepted the Federal Direct Loan included in your offer of financial assistance, and you have not borrowed one before, you must complete several additional steps to finalize the acceptance of your loan:

1. You must complete an Online Entrance Counseling tutorial provided by the U.S. Department of Education at StudentAid.gov
2. You must complete the Loan Agreement for a Subsidized/Unsubsidized Loan at the same web site.
3. You must sign the Loan Agreement using your FSA ID.

If your parent wishes to borrow a loan to assist with your cost of attending UWRF, your parent may use the same U.S. Department of Education – Federal Student Aid website to initiate a Parent PLUS loan application by clicking on the Parent Borrower tab and following the steps to complete an application. For more information, please view our video library and click on the “Loans” playlist under “Types of Financial Aid.”
PAYMENT OF YOUR FINANCIAL ASSISTANCE

All accepted and completed financial assistance will pay directly to your student billing account with UWRF and will be applied to your tuition, fees, housing, dining, and other charges. We begin to apply financial assistance to the charges on your student account approximately 1 week before the beginning of the semester. Adjustments to reflect your census date enrollment load will be made after the end of the first week of the semester.

When your total financial assistance exceeds the charges on your student billing account, it creates a credit balance. You are eligible for the excess money from this credit balance to be given to you for your out-of-pocket educational expenses. To receive a credit balance payment, you should apply for direct deposit to a personal bank account. There is a link under the Finances section of your eSIS web portal to the website where you can complete an online application for direct deposit.

ON-CAMPUS EMPLOYMENT

Unlike grants and loans, Federal Work-Study is paid to you as wages for hours worked in an on-campus job. These wages are paid through the University Payroll process. You receive this financial assistance directly; it does not pay toward the charges on your student billing account.

To use the Federal Work Study funds set aside for you, you must be hired by an eligible on-campus employer. Jobs on campus are posted in the UWRF online job search application called Handshake. For more information about finding employment on campus, please see the Career Services website.

ADDITIONAL INFORMATION

The Financial Aid website has more information regarding financial aid at UWRF.

- Policies & Procedures: Provides information about Financial Aid Office policies and how they affect your eligibility for aid.
- Grant Access to Others: Once you are attending classes, the personal information we have about you as a student at UWRF can only be discussed with you. This includes information about your financial aid, your student bill, grades, course schedule and other information. You may give permission (it is not required) to your parents or others to assist you with your offer of financial assistance and your student bill by using the “Grant Access to Others” feature in eSIS. This feature is found by following the menu path Main Menu>Student Center>Grant Access to Others. Here you can give the person assisting you a user name and password to access your account information.
- Types of Aid: Visit Types of Aid for information and application instructions for UWRF scholarships, outside scholarships, grants, student employment, and additional loans.
- J-Term, Summer, and Study Abroad: UWRF does not include in your initial offer of financial assistance any estimates of costs to attend or financial assistance which might be available for J-Term, Summer and Study Abroad programs. You must complete a form to notify us that you are applying for additional financial assistance for these terms or programs. Go here to download the forms if you are interested in receiving financial assistance for J-Term, Summer, or Study Abroad courses.

HOW TO COMPARE OFFERS OF FINANCIAL ASSISTANCE FROM DIFFERENT SCHOOLS

Probably one of the most confusing aspects of deciding which college to attend is comparing different offers of financial assistance. Colleges and Universities vary widely in how much they charge for tuition and the amounts financial assistance they offer. Use the chart on the next page as a guide to help you evaluate the cost, available financial assistance and what you will need to pay from your own and family financial sources to attend the different schools you are considering:
2019-20 Estimated Expense item (billed by the school) | UWRF Estimates* (undergraduate, full-time) | Alternate School A | Alternate School B
---|---|---|---
**Tuition and Fees** | WI Resident: **$8,040**  
MN Resident (w/Reciprocity): **$8,908**  
Midwest Student Exchange: **$11,190**  
Non-Resident: **$15,614**  
Return to WI: **$12,146**  
Special Programs**: See website | Enter Amount $_________ | Enter Amount $_________ |
**Housing Arrangements** ***  
(Enter $0 if living off campus) | Double Room: **$4,136**  
Ames double room or single rooms (except South Fork and Ames): **$4,670**  
South Fork/Ames single room: **$5,210** | Enter Amount $_________ | Enter Amount $_________ | Enter Amount $_________ |
**Meal Plan Options**  
(Enter $0 if living off campus) | All Access: **$2,750**  
19 Meals/week: **$2,440**  
14 Meals/week: **$2,390**  
120 Block Plan: **$2,476** | Enter Amount $_________ | Enter Amount $_________ | Enter Amount $_________ |
**Other Fees** | Enter Amount $_________ | Enter Amount $_________ | Enter Amount $_________ |
### 1. Total Estimated Direct Costs:  
(Sum of above amounts) | Enter Total $_________ | Enter Total $_________ | Enter Total $_________ |
**Financial Assistance Offered** | **Financial Assistance Offered**  
**Total Grants** (includes grants, scholarships and tuition waivers) | Enter Amount $_________ | Enter Amount $_________ | Enter Amount $_________ |
**Total Loans** (includes subsidized, unsubsidized, parent and commercial loans) | Enter Amount $_________ | Enter Amount $_________ | Enter Amount $_________ |
### 2. Total Financial Assistance  
(Sum of Grants and Loans) | Enter Amount $_________ | Enter Total $_________ | Enter Total $_________ |
### 3. Amount Due to School  
(or to be refunded to you if negative) | Enter Total $_________ | Enter Total $_________ | Enter Total $_________ |
**Estimated Other Expenses**  
(not billed by the college or university) | Enter Total $_________ | Enter Total $_________ | Enter Total $_________ |
**Books and Supplies** | UWRF Estimate: **$400** | Enter Amount $_________ | Enter Amount $_________ |
**Personal** | UWRF Estimate: **$2,000** | Enter Amount $_________ | Enter Amount $_________ |
**Transportation** | UWRF Estimates  
On Campus: **$1,230**  
Off Campus: **$2,460**  
With Parents: **$2,460** | Enter Amount $_________ | Enter Amount $_________ | Enter Amount $_________ |
**Housing and Meals**  
(living off-campus, not with parents) | UWRF Estimate: **$6,900** | Enter Amount $_________ | Enter Amount $_________ | Enter Amount $_________ |
### 4. Total Other Expenses  
(Sum of Personal, Transportation and Off Campus Housing/Meals) | Enter Total $_________ | Enter Total $_________ | Enter Total $_________ |
### 5. Total Cost After Financial Assistance  
Add line 3 to line 4 | Enter Total $_________ | Enter Total $_________ | Enter Total $_________ |

* Estimates are based on 2018-19 prices and are subject to change. ** Special programs include Applied Computing, Computer Science, Early Childhood Education, Geographic Information Science, Health and Wellness Management and Sustainable Management. ***First and second year students are expected to either live on campus or reside with parents.