

# Financial Aid and Scholarships - Undergraduate

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## Financial aid programs

There are many types of financial aid. These include federal and state grants, institutional and private scholarships, federal work-study, federal subsidized loans, federal unsubsidized loans, federal Parent PLUS loans, and private loans. Visit, information for students at Financial Aid (<https://www.uwlax.edu/finaid/info/>) to learn more about different aid programs.

Most financial aid programs are based on financial need. Financial need is determined using the student and family financial information provided on the Free Application for Federal Student Aid (FAFSA). Exceptions to the financial need requirement include the Wisconsin Academic Excellence scholarship, most UWL scholarships, private scholarships, private loans, Federal Unsubsidized loans, and federal Parent PLUS loans.

## Eligibility requirements

Admission to the university is a prerequisite to consideration for financial aid. Special non-degree students are not eligible for aid unless they are working toward an approved license or certificate.

Students must submit a FAFSA each year to be eligible for federal aid, most forms of state aid, and some scholarships.

Students must demonstrate satisfactory academic progress (p. 1) in order to receive aid. Several other federal and state requirements need to be met in order to receive financial aid. These include eligible U.S. citizenship status and not being in default on any federal student loan.

Unless previously negotiated, all aid awards are based on full-time student status. Students carrying less than a full-time load will have their aid reduced accordingly.

## Application procedures

All financial aid applicants must file the Free Application for Federal Student Aid (<https://studentaid.gov/h/apply-for-aid/fafsa/>) (FAFSA) for the relevant award year, which is available starting October 1 each year. File the FAFSA by February 1 for priority consideration, although applications are accepted throughout the academic year.

Students whose application is selected for verification by the United States Department of Education will be required to submit additional documentation to the Financial Aid Office.

## Notification dates

Incoming first-year students and fall transfer students who submit their FAFSA by the February 1 priority deadline can expect to receive their financial aid offer around mid-February. Continuing students can usually expect to receive a financial aid offer starting in mid-June. Applications received after June 1 may not be processed in time for students to receive their aid by the start of the fall semester. These students should be prepared to pay their initial expenses from their own resources.

## Satisfactory academic progress policy

Federal Law mandates that post secondary institutions participating in Federal Financial Aid Programs have in place and monitor an academic progress policy for financial aid. The components to the UW-La Crosse Satisfactory Academic Progress (SAP) Policy for financial aid are as follows: Grade point average (GPA), Pace (67% Rule), and Maximum Time Frame (150% Rule).

### 1. Grade Point Average (GPA):

All undergraduate students receiving financial aid must maintain a 2.0 UWL cumulative GPA, while graduate students receiving financial aid must maintain a UWL cumulative GPA of 3.0. Note that this GPA requirement is different from the Retention, Probation and Suspension requirements listed in the Undergraduate catalog. Students receiving financial aid must follow both. Transfer credits are not included in the UWL cumulative GPA calculation. Grades of W and P are not factored into this calculation once a cumulative GPA is established. Students enrolled in both undergraduate and graduate courses must meet the requirements of the degree seeking career, while students seeking a certificate will be required to follow the undergraduate GPA requirements.

### 2. Pace (67% Rule):

All full-time and part-time undergraduate and graduate students at UW-La Crosse who receive financial aid must stay on pace to graduate on time. Pace is calculated by dividing the cumulative number of credits a student successfully completed by the cumulative number of credits they have attempted. (See note regarding completed and attempted credits). When this calculation falls below 67%, a student is no longer on pace to graduate on time. Transfer credits that count toward a student's program are considered within this calculation as credits attempted and credits earned.

### 3. Maximum Time Frame (150% Rule):

An eligible undergraduate, graduate, or second degree seeking student can receive Federal financial aid while attempting up to, but not exceeding, 150% of the published normal completion length of the student's program, regardless of enrollment status. For example, a student seeking a degree which requires 120 credit hours could receive financial aid while attempting 180 credit hours ( $120 \times 150\% = 180$ ). Credits transferred to UW-La Crosse, and any credits attempted at UWL, with or without the benefit of student financial aid, must be taken into consideration. Financial aid will be suspended when our office determines that a student cannot mathematically complete their degree within this time frame.

## SAP evaluation process

These components are evaluated every enrollment period (fall/spring/summer) after grades are posted. The first time that a student does not meet the GPA, Pace, or is approaching the Maximum Time Frame requirement, they will be notified via campus email that they are being

automatically placed on Warning Status for one enrollment period. By the next evaluation, the student must be meeting all components of SAP to be placed back in good standing. If not, the student's financial aid will be suspended, and they must complete an Appeal for Financial Aid Reinstatement and explain why they failed to meet SAP and what has changed that will allow them to meet SAP by the next evaluation.

All appeals must supply an academic plan showing when the student will be meeting all aspects of the SAP policy. If it will take more than one semester to be meeting the SAP policy, the academic plan must be signed by an academic advisor.

### **Types of credit that might affect evaluation process:**

- **Credits Completed:** The successful completion of a credit attempted is credit for which a grade of A, AB, B, BC, C, D, S, or P is received.
- **Attempted Credits:** The grades of A, AB, B, BC, C, D, S, P, U, F, I, W, WP, WF, EP, EF, NA, and NR are considered credits attempted. Attempted credits are calculated after the 100% adjustment to tuition and fees period (typically the 10th day of classes).
  - Any credit drop after the 100% adjustment to tuition and fees, without an equal number of credits being added the same date of the drop, or at a later date, will count as credit(s) attempted and credit(s) not earned. Credit drops affect the Pace and Maximum Time Frame components.
- **Withdrawal from the university** (all classes) as of the first day of classes will count as credit(s) attempted and credits(s) not earned unless all aid is cancelled and returned. A withdrawal affects the Pace and Maximum Time Frame components. The GPA component is affected if the withdrawal is in the student's first term.
- **Incompletes:** Count as credit(s) attempted and credit(s) not earned until a passing grade is posted. It is the student's responsibility to notify the Financial Aid Office of any change in grade using an Appeal for Financial Aid Reinstatement Form and attaching a copy of the student's most recent, unofficial UWL transcript. If the appeal results in the student being eligible for financial aid again, eligibility will be reinstated as of the date the appeal is approved. Lack of action from the student will cause the student's new Pace and GPA to not be evaluated until the end of the payment period in which the incomplete grade was converted. Incompletes affect the Pace and Maximum Time Frame component.
- **Repeated Credits:** Counted as attempted credits as many times as the course is repeated. Repeating credits apply to GPA, Pace, and Maximum Time Frame Components. Please note that this is different from UWL's course repeat policy (<https://catalog.uwlax.edu/undergraduate/academicpolicies/courseinformation/#course-repeat-policy>).
- **Remedial Credits:** Counted in Pace and Maximum Time Frame. Grades of "F" are calculated into GPA.
- **Test Credits:** Counted in Pace and Maximum Timeframe. These include AP, CLEP, DANTES, DSST, and IB test credits.

For help calculating UWL cumulative GPA, use the Semester GPA Calculator (<https://www.uwlax.edu/academics/departments/exercise-and-sport-science/gpa-calculators/>). Only credits earned at UWL should be included in the GPA calculation. Do not include transfer credit, AP credit, or retroactive credit.

### **Other factors that might effect evaluation process:**

- **Audited Courses:** Not funded by financial aid and not considered under any aspect of the SAP Policy unless a student changes their course to audit after the 100% adjustment to tuition and fee period. This would affect Pace and Maximum Time Frame.

- **Consortium Agreements:** Credits count in the Pace and Maximum Time Frame components.
- **Double Major:** Students pursuing a first and second major at the same time will only be allowed 150% of the credits needed towards their first major. This could result in needing to appeal Maximum Time Frame.
- **Winter Intersession:** If a student attends a Winter Intersession course that positively affects their SAP Status (bringing their GPA or Pace calculation into an acceptable range) it is the student's responsibility to notify the Financial Aid Office of that change on an Appeal for Financial Aid Reinstatement Form.

### **Additional terminology**

- **Enrollment Period:** fall semester, spring semester, summer session (if attended).
- **Warning Status:** assigned to one payment period, to a student who fails to make SAP after any enrollment period.
- **Suspension:** assigned to a student who fails to meet SAP in the enrollment period after being placed on Warning Status. Student must complete the appeal process to reinstate financial aid eligibility.
- **Probation Status:** assigned for one enrollment period, to a student who has appealed and has had eligibility for financial aid reinstated. Specific terms are given to students with this status. For example, student may have to complete a certain percentage of credits attempted in the next enrollment period.

## **SAP appeal process**

Students with extenuating circumstances that prevented them from making SAP have the right to appeal their situation. Extenuating circumstances include, but are not limited to, student injury or illness, death of a student's relative, or other reasons resulting in undue hardship to the student. Students must complete the financial aid appeal and have it approved in order to receive aid after being placed on financial aid suspension. The deadline to appeal is the first day of the last month in the term (December 1st for Fall terms, May 1st for Spring terms, and August 1st for Summer terms). Exceptions can be made at the discretion of the SAP appeal committee to consider appeals completed after the deadline. The link to the appeal form can be found in the student's WINGS account on their to do list as long as a FAFSA has been completed for the year.

Students only need to complete a statement explaining what prevented them from meeting the requirements of the SAP policy, and what has changed so that what prevented them from being successful before will not hinder them moving forward. Per Federal regulations, an appeal may only be approved if the student shows that they will be able to meet SAP at the next evaluation, or the appeal committee develops a plan for the student that, if followed, will ensure the student is able to meet all components of the SAP policy by a specific point in time. Incomplete or inaccurate appeals will not be approved.

A committee of financial aid staff will act on the appeal and notify the student with the decision of the committee and the terms of their probation, if approved, via campus email. All decisions are final. There is no limit on the number of appeals allowed; however, students requesting numerous appeals may be denied. If a financial aid appeal is denied, the student may attend UWL without the benefit of federal financial aid. When all components of the SAP policy are being met again, the student will automatically become eligible for federal student aid again.

If the appeal is approved, the student is placed on an academic plan status. If the student is not following their approved academic plan at

the next evaluation, they will be suspended again and could become ineligible to receive financial aid until they are in compliance.

## Additional information about financial aid

- It is the student's responsibility to make sure the application is complete and moving through the processing system.
- Funding levels and regulations are subject to change at any time per state or federal budgetary and legislative mandates.
- Students who withdraw, either officially or unofficially, may need to repay money to federal and state financial aid programs and will be required to pay any resulting balance due to the university.
- Federal financial aid regulations limit the number of times a single course can be aided. Once a student has passed a class, that class can only be funded with financial aid once more. Please note this is different from the academic policy at UW-La Crosse.
- Students considering education abroad opportunities (<https://catalog.uwlax.edu/undergraduate/currentstudentinformation/campusresources/#cost-financial-aid>) may need additional financial aid.
- For additional information, visit the Financial Aid Office (<http://www.uwlax.edu/finaid/>). For questions, call 608.785.8604 or e-mail [finaid@uwlax.edu](mailto:finaid@uwlax.edu).

## Scholarships

Many scholarships and awards have been established by alumni, faculty and staff, parents, students, businesses, and organizations. Recipients are selected by scholarship committees on the basis of an application, grade point average, and other materials as deemed appropriate by departmental committees. Scholarships are presented to students whose qualifications best fit the stipulations of the donor. Amounts may vary annually based on funding from gifts or investment earnings available from a fund. Almost all scholarships are contingent upon full-time enrollment both fall and spring semesters at UWL. Scholarships and awards for the academic year are usually paid in two payments, the first half in the fall semester and the other half in the spring semester.

UWL Foundation scholarship applications are available to currently enrolled students or admitted incoming students through the UWL Alumni & Friends Foundation (<https://www.uwlax.edu/foundation/>).<sup>1</sup> All applications (unless otherwise indicated) must be submitted to the UWL Foundation Office. The deadline for these applications is February 1 each year. Scholarships and awards are typically announced during the last week in April. For additional information, visit the Scholarship Resource Center's UWL Foundation scholarships (<https://www.uwlax.edu/scholarships/scholarships/foundation-scholarships/>) or call 608.785.8760.

Students interested in private scholarships may also learn about and apply for them by visiting the Scholarship Resource Center (<https://www.uwlax.edu/scholarships/>).

Other scholarships include:

- **Wisconsin Academic Excellence Scholarship** - available to top students at Wisconsin high schools. The program is administered by local school boards, the Wisconsin Department of Public Instruction, and the Wisconsin Higher Educational Aids Board.
- **Merit-Based Scholarships** - all incoming freshman are considered for UWL merit scholarships (<https://www.uwlax.edu/admissions/afford/scholarships/#tm-12381>) by the Admissions Office.

corporation and a tax-exempt public charity under Section 501(c)(3) of the Internal Revenue Code. Created in 1967 to promote the welfare of the University of Wisconsin-La Crosse, it accomplishes this by encouraging, soliciting, receiving, managing, and administering gifts from alumni, friends, businesses, and other programs that advance the mission of the University. Gifts to the foundation are tax deductible to the fullest extent of the law as applied to the individual circumstances of each donor.

<sup>1</sup> The UWL Alumni & Friends Foundation, Inc. (<https://www.uwlax.edu/foundation/>), is an independent non-profit, tax-exempt Wisconsin