

Financial Aid and Scholarships - Undergraduate

- [Eligibility requirements \(p. 1\)](#)
- [Application procedures \(p. 1\)](#)
- [Notification dates \(p. 1\)](#)
- [Financial aid programs \(p. 1\)](#)
- [Satisfactory academic progress policy \(p. 2\)](#)
- [Evaluation process \(p. 2\)](#)
- [Appeal process \(p. 3\)](#)
- [Additional information about financial aid \(p. 3\)](#)
- [Education abroad program cost and financial aid \(<http://catalog.uwlax.edu/undergraduate/currentstudentinformation/campusresources/#cost-financial-aid>\)](#)
- [Scholarships \(p. 3\)](#)
- [The University of Wisconsin-La Crosse Foundation, Inc. \(p. 4\)](#)

Eligibility requirements

Most financial aid programs are based on financial need. This is demonstrated by applying a federal need analysis formula to 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, Return to Wisconsin scholarships, some UWL Foundation University scholarships, private scholarships, Federal Unsubsidized loans, and Federal Parent PLUS loans.

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 demonstrate satisfactory academic progress (p. 2) in order to receive aid. Several other federal and state requirements need to be met in order to receive financial aid. These include proper 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) which is available 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

Students who complete their application by the February 1 priority date can usually expect to receive a financial aid offer starting in mid-June. Students who complete their application after February 1 will receive a financial aid offer as soon as possible after 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.

Financial aid programs

FEDERAL PELL GRANT: These need-based grants are available to qualified undergraduate students.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT: These need-based grants are available to qualified undergraduate students.

WISCONSIN HIGHER EDUCATION GRANT: These need-based grants are available to qualified undergraduate students who are Wisconsin residents.

TALENT INCENTIVE PROGRAM GRANT: These need-based grants are available to qualified undergraduate students who are Wisconsin residents and demonstrate exceptional financial need.

FUND FOR WISCONSIN SCHOLARS: These need-based grants are available to select group of qualified lower income undergraduate students who are recent graduates of Wisconsin public high schools.

RETURN TO WISCONSIN SCHOLARSHIPS: These scholarships provide a 25% discount of non-resident tuition to children and grandchildren of UWL graduates.

NON-RESIDENT FEE WAIVERS: These need-based grants are available to residents of states other than Wisconsin and Minnesota.

WISCONSIN GI BILL TUITION WAIVER: This program is available to eligible veterans who entered active duty as a Wisconsin resident, or a spouse or dependent of a deceased or disabled eligible veteran.

WISCONSIN STUDY ABROAD GRANT: These need-based grants are available to Wisconsin residents who study abroad through the UWL Office of International Education and Engagement.

WISCONSIN ACADEMIC EXCELLENCE SCHOLARSHIP: This program is 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.

LAWTON UNDERGRADUATE MINORITY RETENTION GRANT: These grants are available to statutorily defined ethnic minority sophomores, juniors, and seniors who are in good standing academically and are residents of Wisconsin or Minnesota.

NATIVE AMERICAN INDIAN GRANTS (FEDERAL/TRIBAL/WISCONSIN): Native American students should file an application with their tribe.

I-ENGAGE SCHOLARSHIP: These programs are student funded and offer funds to international students and students studying abroad. Students should file an application with the Office of International Education & Engagement. Submission of a services plan does not necessarily guarantee that the student will receive an Academic Initiative Award.

FEDERAL SUBSIDIZED LOAN: This loan is available to students who demonstrate financial need. Students borrow from the Department of Education and the federal government pays the interest while the student is in school. Interest is at a fixed rate. Repayment begins six months after the student ceases to be at least a half-time student.

FEDERAL UNSUBSIDIZED LOAN: This loan does not require that the student demonstrate financial need as a result of filing the FAFSA. The terms are the same as the Federal Subsidized Loan except that the student is responsible for all interest charges from the date of

disbursement of the loan forward. Interest is at a fixed rate that is determined each spring for the upcoming year.

FEDERAL PARENT PLUS LOAN: Parents of dependent undergraduate students are eligible to borrow from the Department of Education under this program. Apply online at studentaid.gov (<https://studentaid.gov/>). Parents must be credit-worthy.

FEDERAL WORK-STUDY PROGRAM: This need-based program provides on-campus and community service off-campus employment to qualified students.

STUDENT HELP: Students who do not qualify for Federal Work-Study can work on campus on the regular student help payroll. These students should apply at academic departments and administrative units. Students can also search for part time off-campus jobs in the local community at the online Job Board. Apply at the Handshake job board (<https://uwlax.joinhandshake.com/login/>).

UWL ALUMNI & FRIENDS FOUNDATION SCHOLARSHIPS: The UWL Alumni & Friends Foundation awards several hundred scholarships each year to students. For more information or an application, contact the UWL Alumni & Friends Foundation scholarship coordinator at 608.785.8760 or visit UWL Alumni & Friends Foundation (<https://www.uwlax.edu/foundation/>). More information below.

PRIVATE SCHOLARSHIPS: Students may want to search for private scholarships at the Scholarship Resource Center (<http://www.uwlax.edu/scholarships/>) website. Other sources include local communities, places of employment, clubs, organizations, etc.

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 X 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.

Evaluation process

These components are evaluated every payment 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 payment 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. The grade of "D" for a graduate student is not considered a successful completion of the credit(s) attempted.
- **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 incomplete 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 (<http://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/department/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

- Payment Period: fall semester/spring semester/summer (if attended).
- Warning Status: assigned to one payment period, to a student who fails to make SAP after any payment period.
- Suspension: assigned to a student who fails to meet SAP in the payment period after being placed on Warning Status. Student must complete the appeal process to reinstate financial aid eligibility.
- Probation Status: assigned for one payment 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 payment period.

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 academic plan status for one payment period, after which, the student must be meeting SAP or be following their approved academic plan. If the student is not meeting SAP/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.
- Students considering education abroad opportunities (<http://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.
- 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.

Scholarships

Many scholarships (<https://www.uwlax.edu/scholarships/scholarships/foundation-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. Approximately one million dollars is awarded each year. Amounts 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.

Scholarship applications are available to currently enrolled students or admitted incoming students on the UWL Alumni & Friends Foundation Office (<https://www.uwlax.edu/foundation/>) website. All applications (unless otherwise indicated) must be submitted to the UWL Foundation Office. Applications are submitted to various offices that offer

scholarships based on academic majors; please refer to the scholarship website. The deadline for scholarship applications is February 1 each year. Scholarships and awards are announced during college and general events the last week in April. Visit the University of Wisconsin-La Crosse Foundation, Inc. for information about the scholarships they administer (<https://uwlax.academicworks.com/>) or call 608.785.8760.

The University of Wisconsin-La Crosse Foundation, Inc.

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