

# FINANCIAL AID

## Financial Aid Office

University of Wisconsin - Whitewater  
Hyer Hall 130  
800 West Main Street  
Whitewater, WI 53190

<http://uwv.edu/financialaid/>

## How to Apply

Complete a Free Application for Federal Student Aid (FAFSA) (<http://studentaid.gov/>). This website is designed to help students and parents complete the application process accurately. FAFSAs cannot be processed without the required signature(s). Students and parents are required to use a federal student aid or FSA ID, made up of a username and password, to access U.S. Department of Education websites, including the FAFSA. Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. To create an FSA ID, visit here (<http://studentaid.gov/fsa-id/create-account/launch/>).

The FAFSA may be completed after October 1 for the following fall/spring academic year, as in October 1, 2025 for the 2026-2027 academic year. All persons listing tax information on the FAFSA will be required to use the IRS Direct Data Exchange (DDX) to share income and tax information or confirm non-filing status.

**Submit the FAFSA and all other required documents prior to the January 1 priority date. Applications submitted on or after January 1 may be too late for some aid programs with limited funding, including work-study.** The student must be accepted for admission to the University of Wisconsin-Whitewater before the aid application will be processed.

Provide an up-to-date email address on the FAFSA. This allows the federal processor to communicate when the FAFSA Submission Summary is available for online viewing. If you find the FAFSA contains incorrect information, use the FSA ID and password to make the necessary corrections online to reduce processing time.

If a student is chosen for verification by the federal processor, it may be necessary to submit the student's and/or the parent's federal tax return transcripts and other documents. Applications will not be reviewed until all required information/documents are received.

It is the student's responsibility to submit all data in a timely basis. The status of the application can be determined by viewing WINS or contacting the Financial Aid Office.

**Students must reapply annually by submitting the FAFSA tied to the corresponding academic year.**

## The Award Process

- Financial aid is generally awarded for the academic year. Applicants are considered for all types of available aid they are eligible for according to state and federal regulations. The student must be enrolled at least half-time each semester for most financial aid programs. Half-time is defined as 6 units for undergraduates and 4.5 units for graduate students.
- Financial aid packages are generally based on full-time status: 12 units for undergraduates and 9 units for graduate students. Students must inform the Financial Aid Office if they plan to carry less than a full-time credit load as an adjustment may have to be made to their

aid awards. Failure to do so may result in delayed disbursements. Unauthorized receipt of funds will require repayment.

- Grants and/or loans will be disbursed or directly credited to the student's UW-Whitewater account at the beginning of each term. All new students must make a minimum payment as specified by UW-Whitewater to complete registration.
- Financial aid is awarded based on tuition and other educational expenses. Enrollment is captured on the 10th class day of the term and student financial aid will be revised accordingly. Students awarded financial aid after the 10th class day of the term will be awarded based on actual enrollment for the current term.
- The financial aid package may be a combination of grants, loans, and employment. The actual package depends upon factors such as the student's financial need, state and federal regulations, and availability of funds. Grants are awarded first, then loans and/or work-study, depending on the eligibility of the student. Grants will be awarded as accepted as they are gift assistance. However other types of aid, including loans and work-study, will require the student to accept, decline, or reduce an award.
- An applicant is ineligible for aid if he/she owes a refund or repayment or is in default on any Title IV grant or loan at any institution.
- Continued eligibility for receiving financial aid is based upon financial need and meeting Satisfactory Academic Progress (SAP) requirements.

## Winterim

To apply for winterim financial aid, students must submit a winterim application to the Financial Aid Office. Applications are available in November under the "Financial Aid Forms" section of the Financial Aid website or in the Financial Aid Office. The current academic year FAFSA must be completed and on file.

## Summer Term

To apply for summer term financial aid, students must complete the institutional summer term application and submit the current academic year FAFSA to the federal processor by June 30. Beginning in March, the summer term application is available under the "Financial Aid Forms" section of the Financial Aid website or in the Financial Aid Office.

Undergraduates must enroll for a minimum of 6 units and graduate students must enroll for a minimum of 4.5 units to be eligible for most forms of financial aid. Work-study, loans, and in certain cases Pell Grants, are usually the only aid available for summer.

## Satisfactory Academic Progress (SAP)

Students are required to comply with the Satisfactory Academic Progress policy in order to remain eligible for financial aid. Failure to meet the requirements will result in loss of eligibility or cancellation of all major types of financial aid. Students who do not meet the requirements can appeal their academic progress status with the Financial Aid Office.

- Minimum cumulative grade point average must be at least 2.00 for undergraduates and transfer students and 3.00 for graduate students.
- Minimum units completed (pace – must complete at least 67% of all attempted units).
- Maximum time-frame (number of credit attempts for completion of program).

Students who fail to complete their degree requirements within the prescribed length of time, fail to maintain the required cumulative grade point average, and/or do not pass the minimum number of units will not be eligible for federal, state, or university funds.

The progress or lack of progress of students will be monitored at the end of each spring semester and summer term (if the student attends summer). All units will count in the evaluation regardless of when they were earned, including units earned during semesters or summers when no financial aid was received.

More information about SAP is available here (<http://www.uww.edu/financialaid/policies/academic-progress/>).

## Probation

Probation is the status assigned by the Financial Aid Office to a student who fails to make satisfactory academic progress and who has appealed and has had eligibility for aid reinstated. The student may receive aid for one payment period i.e., fall, spring, or summer. At the end of the term, the student's record will again be reviewed. The student must either meet all three requirements of the SAP policy, or have satisfied the SAP Contract or academic plan that was agreed to at the time of their approved appeal.

## Reinstatement of Financial Aid Eligibility

A student ineligible for financial aid due to the SAP policy will need to do the following to regain eligibility: Appeal their ineligibility and have the appeal approved; achieve at least the minimum cumulative grade point average (2.00 for undergraduates or 3.00 for graduate students); or maintain the appropriate pace needed for earning their degree.

## Appeals

If a student believes that their satisfactory progress as determined by the Financial Aid Office was based on incomplete information including due to a change in the student's academic record, the student needs to contact the Financial Aid Office and provide documentation of changes in information to the transcript (i.e., grade changes, completion of incomplete classes, etc.).

Students may appeal their ineligibility due to circumstances beyond their control, i.e., death of a family member, student illness/hospitalization. The SAP appeal form has additional information on what circumstances may qualify in terms of an appeal and is available under the "Online Forms" section of the Financial Aid website or in the Financial Aid Office.

A written letter of appeal may be submitted to the Financial Aid Office for review. Appeals should explain in detail the reason(s) for not meeting the standards of academic progress. Appeals must be submitted prior to a specific deadline for each semester: November 1 for the fall semester, April 1 for the spring semester, and July 1 for summer.

## Probation

Probation is the status assigned by the Financial Aid Office to a student who fails to make satisfactory academic progress and who has appealed and has had eligibility for aid reinstated. The student may receive aid for one payment period i.e., fall, spring, or summer. At the end of the term, the student's record will again be reviewed. The student must either meet all three requirements of the SAP policy, or have satisfied the SAP Contract or academic plan that was agreed to at the time of their approved appeal.

## Additional Outside Resources

The student's financial aid package is subject to change based upon assistance received from other sources. This includes, but is not limited to, private scholarships, fee waivers, Division of Vocational Rehabilitation funds, AOP grants, resident/campus assistantships, state veterans' benefits and tuition assistance programs. Students should notify the Financial Aid Office directly of changes that may affect their ability to fund their education. These changes may include loss of employment or benefits, a significant decrease in income, separation or divorce, and death or disability.

## Financial Aid Counseling

Financial aid counseling is available from Financial Aid Administrators on an appointment basis. Student ID numbers are needed to make appointments. In addition, an administrator is on duty Monday – Thursday from 10AM – 2 PM for walk-in counseling in the One Stop located in room 129 of the University Center.

## What Will It Cost to Attend UW-Whitewater?

Students should begin their financial planning for college with an estimate of what the total cost will be for one academic year at UW-Whitewater. While tuition/fees and housing/food will represent the majority of expenses, expect to pay for books, course materials and supplies, personal items and travel. If you make realistic budgetary allowances for such items now, your final financial projections will be more accurate and useful.

The estimated costs for 2025-2026 are listed below. Actual costs for tuition and fees may be obtained during the summer from the UW-Whitewater Student Accounts Office.

## Wisconsin Residents

	Undergraduate	Graduate
Tuition <sup>1</sup> and Fees <sup>2</sup>	\$8,976.00 (\$6,032.00 Rock Undergraduate)	\$10,970.00
Housing and Food	\$8,630.00 (\$8,700.00 Rock Undergraduate)	\$9,980.00
Required Course Materials and Supplies <sup>3</sup>	\$300.00 (\$300.00 Rock Undergraduate)	\$1,120.00
Transportation	\$900.00 (\$2,140.00 Rock Undergraduate)	\$900.00
Misc. Personal Expenses	\$2,260.00 (\$2,260.00 Rock Undergraduate)	\$2,260.00
Est. Total for WI Residents	\$21,066.00 (\$19,432.00 Rock Undergraduate)	\$25,230.00

<sup>1</sup> Non-resident (except Minnesota) Undergraduates Whitewater add \$10,100, Undergraduates Rock add \$8,332, and Graduate Students add \$11,060 for non-resident tuition (estimate).

<sup>2</sup> Includes Textbook Rental for Undergraduates.

<sup>3</sup> While the majority of required undergraduate textbooks are available through the textbook rental program, some may need to be purchased, including novels, online access codes, lab manuals, or textbooks with constantly changing content. Graduate students must purchase their textbooks.

Notes: These college costs, as estimates, may not be exactly the same as those listed in other UW-Whitewater publications as they are used solely to establish eligibility for financial aid. These costs are subject to change for such things as less than full-time enrollment. The actual costs incurred will depend on the student's residency determination and on whether the student lives on campus in a double room, single room or suite, off campus, or at home with parent(s). Visit Cost of Attendance (<https://www.uww.edu/financialaid/costs/cost-of-attendance/>) for additional details.

UW-Whitewater provides a Net Price Calculator/Financial Aid Award Estimator, which gives students access to college costs and financial aid estimations based on individual costs and income factors. Click here (<https://www.uww.edu/students/financial-aid-award-estimator/>) for more information.

**Special Note as to Online programs and the Doctorate of Business Administration (DBA) program:** Tuition and fees vary among online programs; in particular, rates will vary between bachelor's and master's programs. While the majority of online programs charge the same tuition for in-state, out-of-state and international students, there are exceptions. Also, the DBA Program does not have a tuition variance based on residency – all DBA students pay the same tuition rate. For more information on tuition and fees, visit here (<https://www.uww.edu/adminaffairs/finance/sfs/>) and select Tuition & Fees.

## Employment Opportunities

**All those below with an \* require a FAFSA to be on file.**

Students must be enrolled at least half time or have been accepted for such enrollment for any on-campus employment. The most common types of positions available are Federal Work-Study positions and Regular Payroll positions. Students are limited to 25 hours per week during periods of enrollment.

Students on foreign student visas (F-1's) are eligible for on-campus Regular Student Payroll positions only and are restricted to 20 hours per week during periods of enrollment.

During the summer or other break periods when the student does not have classes, he/she may work a maximum of 40 hours per week.

All student employment opportunities addressed below are advertised on the Handshake site found on the UW-Whitewater Student Employment website (<https://uww.joinhandshake.com/>).

### Federal Work-Study Employment\*

The Federal Work-Study program is a federally-funded, need-based financial aid program available to citizens or permanent residents of the United States. To be eligible, students must:

1. Receive a Federal Work-Study award as a part of the financial package.
2. Be enrolled at least half time.

Federal Work-Study employment is on campus (except for America Reads), and work schedules are set up around classes. Students are encouraged to participate in the many community service-related activities available. Typical on-campus jobs include clerical work; assisting in the library, laboratories, or computer labs; tutoring; and child care assistance. Federal Work-Study earnings are paid with funds directly deposited to the student's savings or checking account based on the

number of hours worked. Work-Study funds are not automatically applied towards the student's UW-Whitewater bill/charges.

### Regular Student Payroll

Each year, hundreds of on-campus part-time jobs are made available by UW-Whitewater. Any student enrolled on at least a half-time basis can apply for jobs similar to Federal Work-Study positions in university offices, laboratories or other facilities.

All on-campus students are paid with funds directly deposited to their savings or checking accounts.

### Food Service

The private company with contracts to provide food services to UW-Whitewater hires approximately 225 students each year to work in the dining halls and for its catering service.

### Off-Campus

Each year, the Career and Leadership Development Office lists many part-time jobs in private homes, businesses, and industries in the Whitewater area. These openings are listed on the UW-Whitewater Student Employment website (<https://uww.joinhandshake.com/>). Students on foreign student visas (F-1's) are not eligible for off-campus employment without special permission.

## Advanced Opportunity Program (AOP) Awards

Advanced Opportunity Program grants are intended for traditionally under-represented groups or non-minority, financially disadvantaged graduate students. Students who are considered disadvantaged must have a financial need and meet criteria. For information, questions, and the application, full-time and part-time graduate students should contact [AOP@uww.edu](mailto:AOP@uww.edu).

## Grants

A grant is a form of aid that does not have to be repaid. **All those below with an \* require a FAFSA to be on file.**

### Federal Pell Grant\*

Federal Pell Grants are awarded to undergraduate students who have not yet earned a bachelor's degree. To determine a student's eligibility for a Federal Pell Grant, the U.S. Department of Education uses a standard formula to evaluate the information supplied on the FAFSA. The formula produces a Student Aid Index (SAI), which in part indicates whether or not the student is eligible for a Pell Grant. The amount of the Pell Grant is subject to change based on verification of FAFSA data and changes in enrollment. Students may be eligible for a Pell Grant at less than half time enrollment. The Financial Aid Office must verify the student attended all courses for which a Pell Grant is received and the Pell Grant will be adjusted for lack of attendance. In some cases, the Pell Grant may be available for summer term, even if a student attended full time during the academic year. The Pell Grant is limited to 12 semesters of full-time awards.

### Federal Supplemental Educational Opportunity Grant (FSEOG)\*

The Federal Supplemental Educational Opportunity Grant is awarded to Pell Grant eligible undergraduate students with exceptional need, based on the Student Aid Index (SAI). Students must be enrolled at least half

time to be considered for FSEOG. Eligibility is also based on availability of funds which is limited.

### **Advanced Opportunity Grant (AOP)\***

Advanced Opportunity Program grants are intended for traditionally under-represented groups or non-minority, financially disadvantaged graduate students. Students who are considered disadvantaged must have a financial need and meet criteria. For information, questions, and the application, full-time and part-time graduate students should contact AOP@uww.edu.

### **Wisconsin Indian Student Assistance Program\***

The Indian Student Assistance Program grants are available to Native Americans who are Wisconsin residents, demonstrate financial need, and are at least 25% Native American. Applications are available from the Higher Educational Aids Board (<http://heab.state.wi.us/programs.html#isag>). Awards are limited to 10 semesters.

### **International Student Scholarship**

Each year, the Admissions Office awards scholarships based on academic record and financial need to new freshmen from foreign countries. Not all students who apply for admission receive scholarships. The awards may be renewable for up to four years. Recipients must be enrolled at full time. Awards are made in the form of a partial waiver of non-resident tuition and can vary in amount. Contact the Undergraduate Admission's Office for more information.

### **Lawton Undergraduate Minority Retention Grant\***

The Lawton Undergraduate Minority Retention Grant aims to increase the retention rate of underrepresented students by providing them with a series of higher education opportunities while reducing the burden of student debt. The award is renewable, applicants must reapply every year to receive the aid. Must be U.S. citizens and Wisconsin residents who are enrolled full time and making satisfactory academic progress. Students who demonstrate financial need must have a grade point average of 2.0 or better.

Contact the Lawton Grant Coordinator at [lawtongrant@uww.edu](mailto:lawtongrant@uww.edu), (262) 472-4656 or stop by 107 McCutchan Hall for applications and/or information.

### **Division of Vocational Rehabilitation Assistance (DVR)\***

Division of Vocational Rehabilitation assistance may be available to students having some type of disability. Vocational Rehabilitation is a division of the Department of Workforce Development. Students should contact their local DVR counselor in addition to filing the FAFSA.

### **Minnesota Reciprocity**

All undergraduate and graduate students who are bona fide residents of Minnesota may have some of their nonresident tuition waived upon application to the student's home state. Contact the Undergraduate Admission's Office for more information.

\*Tuition for online courses are the same for Residents and Non-Residents.

### **Non-Resident Grant\***

These grants are available to Non-Resident students (excluding Minnesota Reciprocity, Return to Wisconsin, and Midwest Tuition Rate) enrolled full-time and demonstrating financial need. Continuing students must have a cumulative grade point average of 2.00 or better. These awards cover part of non-resident tuition charges. If non-resident tuition

is not assessed for the term of an award or if these charges are covered by another type of non-resident remission, the Non-Resident Grant will not apply for that award period. Students must complete the Free Application for Federal Student Aid (FAFSA) by the priority date to be considered for this grant as there are limited funds available.

#### Return to Wisconsin

The Return to Wisconsin residency status is available to children and grandchildren of alumni. Please contact the Undergraduate Admission's Office for more information.

#### Other Nonresidents

The Undergraduate Admission's Office awards academic nonresident fee remission to select incoming freshmen based on their admissions application (high school rank and ACT scores) and the availability of funding. Students must be admitted by February 1.

### **Talent Incentive Program Grant (TIP)\***

The Talent Incentive Program Grant is administered by the Department of Public Instruction's Wisconsin Educational Opportunity Program. The purpose of TIP is to provide supplemental grant awards to extremely needy students from disadvantaged backgrounds. TIP awards are designed to reduce the need for self-help aid during the period of greatest academic vulnerability. Contact your local WEOP office for application information.

### **U.S. Army Reserve Officer Training Corps (ROTC) Scholarship**

There are various scholarships available through Army ROTC – from a four-year scholarship you apply for while in high school to a two-, three- or four-year scholarship you can get while on campus. If you are enlisted in the National Guard or the Reserves and join ROTC, there are two 2-year Guaranteed Reserve Forces Duty scholarships for which you may be eligible. Contact the Department of Leadership, Military Science and Aerospace Studies department to learn more.

### **U.S. Air Force ROTC Scholarships**

Air Force ROTC has several types of scholarship opportunities available for students. High school seniors must apply for the Air Force ROTC College Scholarship Program no later than December 1. If selected, high school seniors are awarded three-year and four-year Air Force ROTC scholarships. For those students already in college, please contact the Department of Aerospace Studies through UW-Madison to find out if you are eligible for a scholarship.

### **Wisconsin Grants for Study Abroad\***

There is a limited amount of funding for grants to increase the number of UW System students studying abroad. Students must complete a FAFSA and demonstrate financial need. Grants will be provided for only those experiences that grant credit, regardless of program length. A recipient must be an undergraduate Wisconsin resident with at least sophomore status enrolled in a program leading to a bachelor's degree. Recipients of the grant must have been enrolled full time the previous semester. Contact the Global Experiences Office for applications and information.

### **Wisconsin Hearing/Visually Handicapped Grant\***

These grants provide assistance to Wisconsin residents who are deaf, hard of hearing, or visually impaired. To qualify, students need to demonstrate financial need. Awards are determined by the WI Higher



Educational Aids Board. Contact the Financial Aid Office for more information.

### Wisconsin Grant\*

The Wisconsin Grant is a state-funded grant available to eligible undergraduate Wisconsin residents who demonstrate financial need. Awards are determined by the WI Higher Educational Aids Board. Students must be enrolled at least half time. Awards are limited to 10 semesters.

## Loans

Current loan interest rates and fees are available here (<http://www.uww.edu/types-of-aid/loans/>).

A loan is a form of financial assistance which must be repaid and should only be accepted with the full realization of that responsibility. **All those below with an \* require a FAFSA to be on file.**

### Federal Direct Loan Program

#### Federal Direct Loan (Subsidized)\*

Enables undergraduate students enrolled at least half-time to borrow directly from the federal government. To be eligible, students must demonstrate financial need. The school determines financial need based on the information provided on the FAFSA. The federal government pays the interest on these loans while students are in school and during the six-month grace period after the student graduates or leaves school. The federal government also pays the interest during periods of deferment (a postponement of repayment). Undergraduate freshmen are limited to loans of \$3,500; sophomores (24-59.5 credits) are limited to \$4,500; junior and senior undergraduates (students with 60 credits or more) are limited to \$5,500. Graduate students are not eligible for subsidized direct loans. Interest rates are set on July 1 each year. An origination fee is assessed at the time the loan is made; origination fees may change every October 1. The borrower will receive a disclosure statement from the Direct Loan Servicing Center regarding the amount of his or her loan and the anticipated disbursement date.

#### Federal Direct Loan (Unsubsidized)\*

If a student has financial need, the student may be offered the subsidized loan in combination with the unsubsidized loan. If no financial need is determined, the student will be offered the Federal Direct Unsubsidized Loan. The student, not the federal government, is obligated to pay all interest even while enrolled, which differs from the subsidized loan. The unsubsidized loan amount is determined by subtracting subsidized aid (if any) from the maximum allowed loan limits. Undergraduate freshmen may borrow a maximum of \$5,500 per year in combined subsidized and unsubsidized loans; sophomores may borrow a combined maximum of \$6,500; juniors and seniors may borrow a combined maximum of \$7,500. Undergraduates who are not dependents as determined through the FAFSA process may be eligible for higher limits. Graduate students are eligible to borrow a maximum of \$20,500 annually. Interest rates are set on July 1 each year. As with the subsidized loan, an origination fee is assessed at the time the loan is made; origination fees may change every October 1. The borrower will also receive a disclosure statement for this loan.

The aggregate loan limit for dependent undergraduates is \$31,000 (no more than \$23,000 of that amount may be subsidized). The aggregate loan limit for independent undergraduate students is \$23,000 for subsidized loans and \$57,500 total (subsidized and unsubsidized).

Graduate students may borrow a total of \$138,500, including loans for undergraduate study.

### Federal Direct PLUS Loan\*

The Parent Loan for Undergraduate Students (PLUS) enables credit-worthy parents of undergraduate dependent students to borrow directly from the federal government. Graduate students are also eligible to borrow through the PLUS program. The PLUS Loan may not exceed the student's estimated cost of attendance minus any estimated financial assistance the student has been or will be awarded during the period of enrollment. This includes the no-need Federal Direct Unsubsidized Loan. An origination fee is assessed at the time the loan is made; origination fees may change every October 1. The PLUS Loan application process is detailed on the Financial Aid website (<http://www.uww.edu/types-of-aid/loans/>) under Loans. The student's parent must pass a credit check to be approved for the loan. If denied, the parent may either appeal or obtain an endorser, or the student may receive additional unsubsidized loan funds: up to \$4,000 for freshmen and sophomores and \$5,000 for juniors and seniors. Parents who appeal or obtain an endorser must complete loan counseling.

### Alternative Loans

Alternative loans are private loans borrowed from a lending institution. These loans are not part of federal financial aid programs. Alternative loans should only be used when all other options have been exhausted because they are usually more expensive than federal government guaranteed loans. These loans are based on credit scores; therefore, most student borrowers will require a co-signer in order to receive a better interest rate. In most cases, repayment of the principal balance is deferred until after graduation; however, interest is capitalized on the loan while the student is in school. The maximum amount a student may borrow is the cost of attendance for the loan period minus any financial assistance received for the loan period. If students find they need an alternative loan, it is very important to research lenders. For more information, please visit our website (<http://www.uww.edu/types-of-aid/loans/>).

## Financial Assistance

### Graduate Assistantships

UW-Whitewater has a limited number of graduate assistantships for selected full-time graduate students. To be eligible for consideration, individuals must be enrolled in a graduate degree program at UW-Whitewater in good standing status. Graduate assistants must register for at least 9 graduate credits, but no more than 12 credits, each semester.

Students receiving full assistantship awards are expected to perform 20 hours of service per week. Workloads for partial awards are reduced proportionately.

The award amount and availability of graduate assistantships is contingent upon funding being appropriated from the Wisconsin State Legislature, and is subject to change. All students who receive at least 2/3 of a full assistantship for an academic year or one semester will qualify for fringe benefits (such as health, dental, and life insurance). When funds are available, out-of-state students who receive at least 2/3 of a full assistantship for an academic year or for one semester will be eligible for a remission of the nonresident portion of tuition costs for the corresponding time period. In addition, the out-of-state portion of the fees may be waived for the summer session if the student received at least 2/3 of a full assistantship award for the preceding spring semester.

New applicants for degree programs must complete and return an application for admission and may apply for a graduate assistantship. Students who have already been admitted to a graduate degree program should submit only an application for a graduate assistantship. Completed application forms should reach the School of Graduate Studies and Continuing Education by February 15 of the preceding academic year for first consideration. Recipients will be notified in writing and issued an employment contract as early as possible to "Recipients will be notified in writing and issued an employment contract beginning in April."

## Graduate Research Grants

UW-Whitewater recognizes the importance of basic and applied research in the graduate experience and supports such initiatives by making small research grants available. Grants up to \$350 will be awarded to single or multiple-student research projects that involve supervision by a member of the graduate faculty. A limited number of grants of \$700 may be awarded depending upon fund availability and the exceptional merits of the request. Funds may be used for travel, supplies, photocopying, long-distance calls, or wages for student help (other than the student investigator[s]), and/or for the dissemination of project results (e.g., travel to present findings at professional meetings, costs of publications).

## Student Rights and Responsibilities

- The Family Educational Rights and Privacy Act (FERPA) is a law designed to protect students' education records. Based on this law, all students have the right to access the information contained in their education records. Parents, guardians, and spouses have no inherent or legal rights to receive information about the student's education records, regardless of the student's age, without the consent of the student. If you wish to allow the Financial Aid Office to discuss your financial aid with your parents, guardian, or spouse, please authorize the Release of Information by logging in to WINS, going to Student Home, selecting the Financial Aid tile, and then clicking on Release Financial Aid Info. For additional information regarding FERPA, please visit here (<http://www.uww.edu/registrar/ferpa/>).
- All mailing addresses must be changed on WINS. Home addresses must be updated by the Registrar's Office. Students are responsible for keeping their addresses up to date.
- Financial aid assistance awarded to students is required to be used for educational purposes and to pay the cost of attending the University. The University may use financial aid funds only for tuition and fees and University room and board. Students need to provide authorization to use financial aid funds for costs of other goods and services which are charged to their University accounts. If you wish to use your federal financial aid to pay for other charges applied to your account, excluding finance charges and payment plan activation fees, you can do so by logging in to WINS, going to Student Home, selecting the Financial Aid tile, and then clicking on Student Permission. **According to federal law, students cannot use current federal financial aid to pay a prior year's past-due balance in excess of \$200.**
- Students are responsible for repaying their educational loans and should not accept such loans without full realization of that responsibility. Students borrowing through the Federal Direct Loan program for the first time must complete entrance loan counseling online prior to the release of funds.
- Work-study employment is a privilege, not a right. Any student can and will be terminated for justified reasons.

## Installment Payment Plan

UW-Whitewater provides a payment plan for students who cannot pay the balance by the term due date. They must sign a Terms & Conditions/ Payment Plan agreement. For more information, contact the Student Accounts Office or visit the Student Accounts Office website (<http://www.uww.edu/adminaffairs/finance/sfs/>).

## Potential Tax Liability

Financial aid grants may be taxable income. Students receiving grants are advised to retain receipts for fee payments, books, supplies and equipment that are course-related.

## Changes to Financial Situation

Notify the Financial Aid Office directly of any changes that may affect the family's ability to provide financial assistance. These changes include but are not limited to loss of employment or benefits, a significant decrease in income, separation or divorce, death or disability, unusual medical expenses and child care costs.

## Financial Aid Recipients

Students on financial aid are subject to the same payment deadlines that apply to all other students. Students must apply early to ensure that funds are available in time to meet the terms of their payment plan agreement with UW-Whitewater.

## Financial Aid Counseling

Financial aid counseling is available from Financial Aid Administrators by appointment. Appointments may be scheduled by calling the Financial Aid Office. Monday – Thursday from 10AM – 2 PM for walk-in counseling in the One Stop located in room 129 of the University Center.

## Standard for Maximum Time Frame

The total maximum time frame for graduate students receiving financial aid cannot exceed 150% of the published length of the program. For example, a program requiring 30 credits for graduation would allow 45 credit attempts ( $30 \times 150\% = 45$ ). When enrolled in degree programs that have a published minimum unit requirement for graduation of greater than 30 credits, financial aid eligibility may be extended.

The maximum time frame for undergraduate students seeking a second degree (special students) is 90 units.

## Email Communication

Please be aware that the Financial Aid Office communicates with students whenever possible via the student's UW-Whitewater email address. Students are responsible for monitoring their campus email on an ongoing and regular basis.

## Policy on Awarding Financial Aid

Financial aid is awarded based on tuition and other educational expenses. Enrollment is captured on the 10th class day of the term, and student financial aid will be revised accordingly. Financial aid packages first awarded after the 10th class day of the term will be awarded based on actual enrollment for the current term and projected enrollment for the spring term.

## Federal Policy for Return of Title IV Funds

The Financial Aid Office must adhere to federal law when determining the return of financial aid to financial aid programs.

### Withdraw

If a financial aid recipient withdraws during a term, the Financial Aid Office must calculate the amount of Title IV aid the student did not earn. Unearned funds must be returned to Title IV programs. A student's aid eligibility may also have to be recalculated if the student stops attending all courses without completing the official withdraw process.

Any funds returned to the government could result in an amount owed on the student's bill dependent upon if the student receives a refund of charges. It is the student's responsibility to be aware of policies for deadlines for dropping classes, tuition refunds and refunds for other charges. It is also the student's responsibility to pay any charges due to UW-Whitewater.

### The basic formula is as follows:

Percent of enrollment period completed based on withdraw date x Aid that disbursed or could have disbursed = Earned aid

Aid that disbursed or could have disbursed - Earned aid = Unearned aid

### The school must return:

Amount of institutional charges x The percent of aid that was unearned

### The student must repay:

The amount of unearned Title IV aid to be returned - The amount of unearned Title IV aid due from the school

If the repayment of funds affects grant dollars received, the student's repayment of these funds will be reduced by 50% of the total grant aid.

Students will repay loan funds based on the repayment terms of the promissory note. Repayment of grant funds can be arranged with the school if paying in full or with the U.S. Department of Education if a payment schedule needs to be arranged. Students who fail to repay grant funds will be ineligible for future financial aid.

Students attending courses that are less than a full term in length (module sessions) are also subject to withdraw policies. If a student completes one module session but does not complete the full term, the student may be considered a withdraw based on the last day of attendance. Students who drop a module course and are enrolled in other courses may be required to confirm in writing that they will attend these courses in order to avoid being considered a withdraw.

Financial aid recipients are advised to contact the Financial Aid Office if considering withdrawing from UW-Whitewater.

For more details of how withdrawing from courses impacts financial aid, please visit the Financial Aid website (<https://www.uww.edu/financialaid/policies/withdrawals/>).