Dear Student,

Welcome to the UWL Experience! The University of Wisconsin-La Crosse offers a wide range of opportunities for you to explore and engage in your college experience. To help you get started, here are some important tips and resources to help you manage your financial aid and student loans.

**Financial Aid Tips**

- **Manage Your Financial Aid**
  - Consider your financial aid award and determine how much you need to borrow.
  - Set up auto-debit for your student loans as soon as possible to avoid late fees.
  - Take advantage of the UWL Scholarship Resource Center to explore additional scholarship opportunities.

- **Apply for Scholarships**
  - Visit the UWL Scholarship Resource Center online to apply for all UWL Foundation scholarships.
  - The deadline for scholarship applications is February 1.

- **Limit What You Borrow**
  - Choose Unsubsidized loans over Subsidized loans for the largest loan amount.
  - Borrow only what you absolutely need to cover your expenses.
  - The Unsubsidized loan will begin to accrue interest immediately once the loan is disbursed.

**Subsidized vs. Unsubsidized Loans**

- **Subsidized Loan**:
  - The federal government pays the interest on the Subsidized loan while you are enrolled at least half-time.
  - The interest rate is based on the interest rate at the time that the loan is borrowed.

- **Unsubsidized Loan**:
  - You are responsible for paying the interest on the Unsubsidized loan.
  - The interest rate is the same as the Subsidized loan.

**How To Limit What You Borrow**

- **Borrow Only What You Need**
  - The importance of limiting what you borrow is emphasized in the WINGS student center.
  - If you know you will not need the loans offered to you as part of your financial aid award, we encourage you to decline them.

**Other Resources**

- **Housing Updates**
  - Visit the Move-In Info from Residence Life page to find Move-in Days information, directions to your residence hall, and more.
  - If you miss the move-in day, email Lisa Weston (lweston@uwlax.edu) for assistance.

- **Textbook Rental**
  - Rent textbooks at the bookstore or through Textbook Rental to save money.
  - You can purchase your textbooks online and save money on books.

**Get Involved**

- **Welcome Week**
  - Participate in Welcome Week activities to meet new people and get involved on campus.

- **Student Government**
  - Join a student organization to get involved on and off-campus.

- **Community Service**
  - Volunteer in the local community to make a difference.

- **Career Exploration**
  - Attend career/major exploration fairs and connect with advisors to explore your majors and career possibilities.

- **Outdoor Connection**
  - Visit the Outdoor Connections pages to explore the opportunities they offer.

- **Free Pie Day**
  - Enjoy a free pie on a certain date each year as a treat from the Student Government.

- **Campus Cakes**
  - Order a special treat from Campus Cakes to celebrate your student life.

- **Join a Student Organization**
  - There are over 180 student organizations to choose from. Visit the MyOrgs page under Organizations to see the options.

**Connect with Us**

- **Email Us**
  - Contact us at finaid@uwlax.edu for any questions.

- **Follow Us**
  - Stay connected with UWL and our student organizations on social media.

Best wishes for a successful start to your college career!

The UWL Student Life Team