To continue receiving our emails, add us to your address book.

La Crosse, WI | 54601 US
1725 State St.

The UWL Financial Aid Office is located in room 215 Graff Main Hall. We encourage you to
complete your degree in a timely manner. Plot out what courses you need to take for your
academic major and stick to the plan as much as possible. Make an attempt to enroll in at
least half-time for the upcoming fall semester.

Foundation scholarship applications are available beginning in October
and are due February 1. Apply for scholarships! Utilizing the UWL Scholarship Resource Center
will help you pay on your university bill or for living expenses during the school year.
Consider saving as much of your earnings from your summer job and using that money to
limit what you must repay. If you have borrowed more than you need, you can always contact our
financial aid advisor to discuss your options.

The UWL Financial Aid Office encourages students to only borrow what they need. By
borrowing only what you absolutely need, you will limit the amount you will have to repay.
The Unsubsidized loan will begin to accrue interest immediately once the loan is disbursed.
The Subsidized loan is subsidized by the federal government who pays the interest on the
loan while the student is in school and during their grace period. This is the better of the two
loan types to accept. The Federal Direct loan program offers two types of loans for students, Subsidized and
Unsubsidized Loans. The importance of limiting what they borrow.

Many students rely on student loans to assist with the funding of their education. It is
important to understand the types of loans available and how they work. In this issue, we will cover
the difference between Subsidized and Unsubsidized Loans. We will also discuss the
importance of limiting what they borrow.

Subsidized vs. Unsubsidized Loans

Subsidized Loans: Subsidized loans are funded by the federal government. Interest is paid
during the in-school period and during the grace period. This means that the borrower does not
have to pay any interest while attending school or during a grace period. Subsidized loans are
considered need-based and the amount that can be borrowed is based on several factors, such as
the student's financial need and the cost of attendance. There are two types of subsidized loans,
Federal Stafford and Federal Perkins. Federal Stafford loans are available to undergraduate and
graduate students, while Federal Perkins loans are available only to undergraduate students.

Unsubsidized Loans: Unsubsidized loans are not funded by the federal government. Interest
begins accruing immediately after the loan is disbursed. This means that the borrower must pay
interest while attending school and during the grace period. Unsubsidized loans are
considered need-based and the amount that can be borrowed is based on several factors, such as
the student's financial need and the cost of attendance. There are two types of unsubsidized
loans, Federal Stafford and Federal PLUS. Federal Stafford loans are available to undergraduate
and graduate students, while Federal PLUS loans are available to graduate students and their
parents.

Loans and Scholarships

Loans and scholarships are both forms of financial aid that help students cover the cost of
attending college. However, there are some key differences between the two. Loans are
repayable, while scholarships are not. Loans also require students to make interest payments
while they are in school, while scholarships do not. Loans can have a negative impact on a
student's ability to earn a degree, while scholarships do not.

The UWL Financial Aid Office encourages students to only borrow what they need. By
borrowing only what you absolutely need, you will limit the amount you will have to repay.

Sincerely,

The UWL Financial Aid Office

P.S. The UWL Financial Aid Office is here to help. If you have any questions or concerns about your financial aid,
please do not hesitate to contact us. We are here to assist you in any way possible.