A Note to Help Financial Aid: Life

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 upon graduation. If you have borrowed more than you need, you can always contact our assigned loan servicer.

Subsidized vs. Unsubsidized Loans

The Federal Direct loan program offers two types of loans for students, Subsidized and Unsubsidized. The Subsidized loan is subsidized by the federal government who pays the interest on the loan, based on the interest rate at the time that the loan is borrowed. You should consider borrowing the subsidized loan first. The Unsubsidized loan does not cover the same interest rate at the time of borrowing, and you must cover the interest while you are in school and during your grace period. The Subsidized loan would be used first, and if you need more funds, Unsubsidized loans would be considered. If a student does not need all of the loans offered to them, the Subsidized loan would be repaid first.

How To Limit What You Borrow

You have until your loan is first disbursed to decline loans you do not need in your WINGS student center. It is important that students understand the types of loans they are offered as well as the importance of limiting the amount they borrow. If you have questions about your loans, you can contact your loan servicer or the UWL Financial Aid Office.

Apply for scholarships! Utilizing the UWL Scholarship Resource Center

If you found the email sent by finaid@uwlax.edu. essentially "free courses".

Academic Major

If you discovered that your academic major and stick to the plan as much as possible. Make an attempt to enroll in at least one class that you have previously taken at another college, if possible.

Campus Connections

UWL Students are involved and engaged. They are actively engaged in their learning both in and outside of the classroom, and they are part of our campus community. UWL has over 180 student organizations! Visit the Connections area to see what UWL has to offer! Can't find something you like? Head to the C.O.V.E., located on second floor of the Student Union, to explore many of your options.

Welcome Week

Welcome Week begins the first day of classes September 4th and goes through September 10th. Many students rely on student loans to assist with the funding of their education. It is important that you understand the types of loans you are offered and the importance of limiting the amount you will need to repay. After the loan is first disbursed, you will have the right to receive a copy of the disclosures for your loan. It is highly recommended the student look at the loan disclosures and apply for scholarships. To apply for scholarships, visit the UWL Scholarship Resource Center at https://uwlax.academicworks.com.

Textbook Rental - What is it and how it works?

Textbook Rental in the basement of the Student Center, they will swipe your UWL Eagle ID card and pick-up your books for the semester. To pick-up your textbooks, you will stop by the Textbook Rental Office and return any excess funds and thereby reduce the amount you will owe back. You will have the option of never paying any textbook fees, and if a student does not need all of the loans offered to them, Subsidized loan would be repaid first.

Textbook Rental - What is it and how it works?

The University of Wisconsin-La Crosse offers a Textbook Rental program where students can rent their textbooks for the semester. If you need to purchase books, you can do so at the bookstore. To purchase textbooks, you will need to pay the difference between the price of the book and the rental fee. The rental fee is based on the number of weeks you plan to keep the book. You will have the option of never paying any textbook fees, and if a student does not need all of the loans offered to them, Subsidized loan would be repaid first.