The UWL Financial Aid Office is located in room 215 Graff Main Hall. We encourage you to essentially "free courses".

At least 15 credits each semester. Any credits between 12 and 18 taken during a semester are eligible for, as well. Foundation scholarship applications are available beginning in October of the year you plan on applying.

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 15 credits every semester. This is the minimum number of credits required to remain in good academic standing. To receive the required credits, you must complete all your course work prior to the deadline of the previous semester.

Apply for scholarships! Utilizing the UWL Scholarship Resource Center can save you money in college. Applying for scholarships may help you to receive free money to help pay your university bill. Be sure to check the scholarship page on the financial aid website.

Whether it is an on-campus or off-campus job, working part time can give you the money you need to help with tuition and living expenses. Working part time may also help you to pay on your university bill or for living expenses during the school year.

The UWL Financial Aid Office encourages students to only borrow what they need. By avoiding excessive debt, students can better focus on their education and avoid the burden of debt graduation. If you find it difficult to maintain debt payments after graduation, consider reducing your loan amount. For more information on borrowing, please visit the Financial Aid website.

Student loans are a tool for paying for college. The Federal Direct loan program offers two types of loans for students, Subsidized and Unsubsidized.

Both loan types have a six month grace period resulting in the student entering repayment immediately. A loan is not a debt, but rather a right to receive financial assistance. Subsidized loans are available to students who demonstrate financial need, as determined by the Free Application for Federal Student Aid (FAFSA). These loans do not accrue interest until the grace period ends.

The Unsubsidized loan will begin to accrue interest immediately once the loan is disbursed. The student has the option to pay interest as they go, by making payments through their loan servicer, or they can defer interest payments until the loan goes into repayment.

For more information on Textbook Rental, click here. UWL offers textbook rental for undergraduate students. To rent textbooks, you will need to show your UWL Eagle ID when you pick-up your books for the semester. The textbook rental system works similarly to a library system. When you arrive for New Student Orientation, you will be informed of your book requirements. Textbooks and supplies will be on your desk when you begin classes. Your instructor will let you know which items you need when you begin classes. You will be able to purchase your textbooks at the Student Center. There may be a segregated fee on your bill for textbooks. Therefore, you do not need to pay for textbooks.

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From My Perspective....

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Many students rely on student loans to assist with the funding of their education. It is important to understand the importance of limiting what they borrow. By avoiding excessive debt, students can better focus on their education and avoid the burden of debt graduation. If you find it difficult to maintain debt payments after graduation, consider reducing your loan amount. For more information on borrowing, please visit the Financial Aid website.

Unsubsidized loans. Both loan types have an interest rate that is fixed for the lifetime of the loan. The interest rate is determined by the U.S. Department of Education. The interest rate is set each year. The interest rate for the current academic year is available on the Financial Aid website. The Unsubsidized loan will begin to accrue interest immediately once the loan is disbursed. The student has the option to pay interest as they go, by making payments through their loan servicer, or they can defer interest payments until the loan goes into repayment.

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