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**Financial Aid Feature of the Week**

How To Limit What You Borrow

Many students rely on student loans to assist with the funding of their education. It is important for students to understand how to manage their debt wisely. Therefore, it is recommended that you lend only what you absolutely need, you will limit the amount you will have to repay.

There are two types of student loans, Subsidized and Unsubsidized. The Subsidized loan is subsidized by the federal government who pays the interest on the portion you used toward your education. You are responsible for any interest that accrues while you are in school. The Unsubsidized loan will begin to accrue interest immediately once the loan is disbursed. You are responsible for all interest that accrues while you are in school.

**Subsidized vs. Unsubsidized Loans**

Subsidized vs Unsubsidized Loans. If a student does not need all of the loans offered to them, the Subsidized loan would be the best option. 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 portion you used toward your education. You are responsible for any interest that accrues while you are in school. The Unsubsidized loan will begin to accrue interest immediately once the loan is disbursed. You are responsible for all interest that accrues while you are in school.

How To Apply for Scholarships

Apply for scholarships! Utilizing the UWL Scholarship Resource Center will help you find many scholarships to help fund your education. You can use the database and apply for scholarships that you are uniquely qualified for. You can also call the financial aid office at 608-785-6601 to see if you qualify for any Federal awards.

**Visit the UWL Online Center**

https://www.uwlax.edu

https://uwlax.academicworks.com

https://www.uwlax.edu/reslife

Your financial aid award is not final until you have completed the Free Application for Federal Student Aid (FAFSA) and have been notified that you qualify for Federal awards. You will need to complete the FAFSA and submit your tax return each year to be considered for Federal aid.

**Visit the UWL Online Center**

https://www.uwlax.edu/reslife

https://www.uwlax.edu/reslife/rental

https://www.uwlax.edu/reslife/rental

**Get Involved by:**

- participating in clubs and organizations
- attending student government meetings
- volunteering in the local community
- actively participating in class discussions
- attending your advisor's office hours
- spending time with your friends
- going to Great Lakes Union

**Make the most out of your UWL Experience!**

- Explore the full range of opportunities available to you on and off-campus
- Take advantage of the resources available on campus
- Make new friends and connections
- Get involved in clubs and organizations
- Attend events and activities on campus
- Volunteer in the local community
- Participate in class discussions
- Attend your advisor's office hours
- Spend time with your friends
- Go to Great Lakes Union

**Email amacampuscakes@uwlax.edu with your order today!**

Get Involved! Find Future of the Week

Campus Cakes - Welcome Week

Whether it is an on-campus or off-campus job, working part time can give you the money you need for living expenses so that you don't need to borrow as much in student loans. Whether it is an on-campus or off-campus job, working part time can give you the money you need for living expenses so that you don't need to borrow as much in student loans.

Make the most out of your UWL Experience! There are plenty of activities going on to help you get involved, including Involvement Fest and Great Lakes Union. Get involved in clubs and organizations, attend student government meetings, volunteer in the local community, actively participate in class discussions, attend your advisor's office hours, spend time with your friends, go to Great Lakes Union.

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