Enclosed is your financial aid award. We have included some information below that we think may be helpful to you. We understand that the financial aid process can be cumbersome and complex. It is our role to answer any questions or provide any additional information that you may need. Please feel free to contact us Monday through Friday between 7:45 a.m. - 4:30 p.m. at:

Phone number: (715) 836-3373   E-mail: finaid@uwec.edu
Web site: www.uwec.edu/finaid/

Review, sign and return one copy of the award notification.

• **Enrollment Status** - Make sure aid is awarded for each semester that you plan to attend and that the number of anticipated enrolled credits is accurate. Make any necessary corrections on the award that you sign and return. Changes in enrolled credits could affect the amount of financial aid for which you are eligible and financial aid may be adjusted (up or down) based on your final enrolled credits.

• **Housing Status** – Update your housing status if it is incorrect on the award. Your housing status should be “NOT living with parents” if you are living in the residence halls or renting off-campus.

• **Address** - Update your current local and permanent address with the Registrar’s office, Web site: www.uwec.edu/Registrar/. An incorrect address may cause delays and missed deadlines.

• **Additional Scholarships or Benefits** - On the back of the award letter report any additional scholarships or benefits that do not appear on the front (e.g. outside scholarships, veterans’ benefits, tuition reimbursements, etc.). Notify us in writing if you find out about new resources after you have returned the award. Additional resources may require us to adjust the aid you have been offered – typically the loan or work study amount.

• **Sign and Return** - After you have reviewed the entire award letter and made any corrections, sign the back and return one copy to the UW- Eau Claire Financial Aid office. **The signed award letter must be returned before your aid can be disbursed.**

**Cost of Attendance**

Financial planning for college begins with an estimate of what the total cost will be to attend the university for one academic year. While tuition and room and board (if living on campus) are direct charges paid to the university, indirect costs such as personal expenses, supplies, and travel also must be considered. The Financial Aid office establishes standard budgets that show average costs for students during the academic year. Estimated basic costs for 2009 - 10 are $6,644 for tuition and fees for fulltime undergraduate resident students and $5,730 for basic on-campus room and board charges. For more details about estimated costs, see the “Planning” section of the Financial Aid Web site.
Satisfactory Academic Progress
In order to receive and continue to receive financial aid, students must meet the following three components of academic progress:
1) Maintain the grade point average requirements in the university’s Academic Standing and Progress Policy. (See university Catalogue.)
2) Successfully complete 67% of total enrolled credits. Failing a class or maintaining an incomplete in a class is not considered successfully completing the class.
3) Complete a degree within 150% of the published length of the degree program. Be sure you fully understand the Satisfactory Academic Progress requirements so that you do not jeopardize future aid. For a copy of the complete policy, see the Financial Aid Web site: www.uwec.edu/finaid/ (“Resources and Policies”), or contact the Financial Aid office for a paper copy.

Types of Financial Aid
The following is a basic summary of the types of financial aid. Details about the individual programs are available on the Web site: www.uwec.edu/finaid/.

Grants – gift assistance; targeted to the highest need students; does not need to be repaid.

Loans – must be repaid. There are two main kinds of loans:
subsidized (U.S. Dept of Education pays the interest and no payments are required while student is enrolled for halftime or more. Perkins and Ford Direct Loan are subsidized.); and unsubsidized (interest begins to accumulate once loan is disbursed).

Student Employment – employment opportunities are available on- and off-campus.
Student employment provides many benefits including work experience, career exploration, as well as increased income (and reduced loan indebtedness).

Scholarships – are primarily based on academic merit or special talents, although some scholarships take financial need into consideration. Information about scholarships is available in the Financial Aid office and on the Financial Aid Web site.

Disbursement of Aid
Financial aid is disbursed the first week of classes. Aid in the form of scholarships, grants and loans is applied to university charges and the student receives any excess amount as a refund. Students are encouraged to have their financial aid refunds mailed to them by completing and returning the “Refund Authorization” form on the Business office Web site at: www.uwec.edu/bussys/busoff/refundAuth.htm
Student employment earnings are not credited to the student’s university account but are deposited directly into their personal checking or savings account.

If you have scholarships
Congratulations! If your scholarship is not already listed on the front of the award, please give us that information on the back of the award. Any scholarship checks sent to you directly should be forwarded to us as soon as possible to avoid delays in putting the money on your account.
If you have loans
Watch for information about promissory notes for your loans.
• After you sign and return the financial aid award, you will be sent information about a promissory note for any loan you have been awarded, unless you have already signed a master promissory note for that loan program.
• Your loan funds cannot be disbursed until the semester has begun and we have been notified of a completed promissory note. It usually takes less than a week to disburse the loan after the note is received.

First Time Borrowers:
If you are borrowing a Ford Loan for the first time, you must complete the entrance loan counseling, which is available to you on the Web at: www.uwec.edu/Finaid/aid/entrancecounseling.htm

If you want to work part-time
Student employment opportunities are available on-campus through two kinds of university employment:
  - Non-federal University Employment (all students are eligible to apply) and
  - Federal Work Study (students must have financial need)

Work study
If you requested and qualified for work study, we have awarded you work study eligibility. This is not guaranteed employment. You must apply and interview for a work study job as you would for any other type of employment.

Locating a job
If you choose to work, your first step is to find a position. You can find available employment opportunities by:
• Reviewing the “on-line” job board at: www.uwec.edu/finaid/employment.
• Attending the Student Employment Job Fair on September 3.
• Making an appointment with the Student Employment Coordinator if you are unable to find a position (phone 836-3373).
• Several off-campus community service positions are available through work study. Details of these opportunities may be found at the Web site under Off-campus Work Study.

After you’ve been hired:
• Necessary Paperwork: Your employer will have you complete an Employment Verification Form (I-9), Federal and State Tax Withholding Forms, and a Direct Deposit Form. These forms must be completed before you can begin working. The Student Payroll office, Schofield 220, can provide assistance in completing the I-9 and tax withholding forms.
• Paychecks: You will receive payment for hours worked every two weeks. All payments will be directly deposited into your checking or savings account; no checks will be issued. Direct deposit forms can be completed by accessing www.uwec.edu/hr/forms.htm.
• Background Checks: Some jobs will require a basic background check. This will be arranged through your employer.
• Student Employment Manual – Please review the Student Employment Manual at: www.uwec.edu/Finaid/employment/studentmanual.htm for information, rules, and guidelines for student employment at UWEC. Your employer may have additional guidelines.
Replacing work study with loan
In some cases, students are eligible for additional loan if they do not want to be employed under work study. If you would like to be considered for a loan to replace your work study, make that request directly on the award letter or submit it in writing separately. Loan will be awarded based on annual loan limits and funds available.

Special Circumstances
The Financial Aid office would like to remind students and families that if they have extenuating circumstances that affect their finances or if a significant change occurs in their financial situation, they are encouraged to request a review of their financial aid eligibility. Students (or parents) may explain those circumstances in writing, and a counselor will review the situation for a possible award adjustment. Students and families are always welcome to make an appointment with a counselor to discuss the situation directly.

Important Tips
Billing Questions?
Any questions about billing should be directed to the Business office, Schofield 108, (715) 836-5907.
Change Requests
Requests for changes in your award may cause a delay in receiving your financial aid funds. Allow 10 to 15 working days for a change to be processed.
Accessing Information Electronically
The UWEC Personal Identification Number (PIN), which students receive with their Orientation information, allows access to “My Blugold” where students can look up the status of their financial aid application and a summary of their financial aid award. Much of the correspondence you will receive from Financial Aid, Registrar, Business office, etc. will be sent to your university e-mail account.
Re-apply Each Year
Students need to re-apply for aid each year by filing an updated FAFSA after January 1. Applying electronically may speed the process. Priority filing deadline is April 15.
Veterans’ Information
Veterans should contact the Veterans office, located in the Records and Registration, Schofield 128, for additional information and resources.
Hope Scholarship and Other Tax Credits
Be sure to take advantage of educational tax credits. Information on educational tax credits is available at the Financial Aid Web site under “Resources and Policies.”
Blugold Nuggets
The parents’ newsletter keeps parents informed with timely reminders and information.