

## **How to apply for financial aid**

Complete a Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). This Web site is designed to aid students and parents in completing the application process accurately and allows for faster processing. We encourage the use of this Web site as it offers quicker results, easier access to current status and provides an estimate for the family contribution.

While or after completing a FAFSA on the Web, you and your parents (if you are a dependent student) will need to sign your FAFSA. Your FAFSA cannot be processed without the required signature(s). Using a PIN to sign your FAFSA electronically is by far the fastest and most reliable way. If you or your parents do not already have a PIN, we encourage you to apply for one. You can apply for a PIN while completing a FAFSA on the Web application, or you can go to the Federal Student Aid PIN Web site at [www.pin.ed.gov](http://www.pin.ed.gov) to apply. The PIN will also give the student access to other valuable information at [www.nsls.ed.gov](http://www.nsls.ed.gov).

The FAFSA must be completed after January 1 of the new year once the federal income tax returns for the previous year are completed. The FAFSA requires accurate information. Inaccurate information can result in time-consuming corrections. Therefore, students and/or parents should complete federal income tax returns as early as possible. Students and parents should always make an extra copy of their federal tax return in case they are required for verification purposes by the Financial Aid Office.

**Submit the FAFSA and all other required documents by the March 15 priority date. Applications submitted after March 15 may be too late for many aid programs including work-study. Financial aid is awarded on a first-come, first-serve basis.**

Students should provide an up-to-date e-mail address on the FAFSA. This allows the federal processor to communicate with the student when the Student Aid Report (SAR) is available for online viewing. If the student finds that the FAFSA contains incorrect information, the student should use his or her PIN to make the necessary corrections online as this reduces processing time. If the student has been selected for verification, the corrections can be made by the financial aid administrator once all requested documentation has been received.

Applications will not be reviewed until all required information/documents are received. The student must be accepted for admission to UW-Whitewater before the application will be considered. It is the applicant's responsibility to submit all data on a timely basis. The status of the student's application can be determined by viewing WINS, e-mailing [uwwfao@uww.edu](mailto:uwwfao@uww.edu) or calling the Financial Aid Office at 262-472-1130.

**Students must reapply annually for all types of financial aid.**

## **The Award Process**

- Financial aid is generally awarded for the academic year. Each applicant is considered for all types of aid available for which he or she is eligible according to state and federal regulations. The student must be enrolled at least half-time for most financial aid programs. Half-time is defined as 6 credits for undergraduates and 4.5 credits for graduates.
- Financial aid packages are generally based on full-time status (12 credits for undergraduates, 9 credits for graduates.) Students must inform the Financial Aid Office if they plan to carry less than a full-time credit load, as an adjustment may have to be made in the aid award. Failure to do so may result in a delayed disbursement. Unauthorized receipt of funds will require repayment. Grants and/or loans will be disbursed or directly credited to the student's university account at the beginning of each term. All new students must pay a minimum payment as specified by the university to complete registration.
- The financial aid package may be a combination of grants, loans and employment. The actual package depends upon factors such as the student's financial need, state and federal regulations and the availability of funds. Grants are awarded first, then loans and/or work study, depending on the preference and eligibility of the student. Students have the option of accepting all or part of the assistance offered.
- An applicant is ineligible for aid if he or she owes a refund or repayment or is in default on any Title IV grant or loan at any institution.
- Continued eligibility for receiving financial aid is based upon financial need and meeting academic progress requirements.

## **Winterim**

To apply for winterim financial aid, students must make an appointment with a financial aid administrator beginning in November. The current academic year FAFSA process must be completed and on file.

## **Summer Term**

To apply for summer term financial aid, students must complete the institutional Summer Term Application and must have the current academic year FAFSA submitted to the federal processor by June 30. The Summer Term Application is available under the "Online Forms" section of the Financial Aid Office website or in the Financial Aid Office beginning in February.

Undergraduates must enroll for a minimum of 6 credits and graduates a minimum of 4.5 credits to be eligible for financial aid. All forms for financial aid must be completed by July 25. Work programs and loans are usually the only aid available.

## **Satisfactory Academic Progress**

Students are required to comply with the Satisfactory Academic Progress policy in order to maintain their eligibility to be considered for financial aid. Academic Progress requirements are available at [http://www.uww.edu/financialaid/terms/academic\\_progress.html](http://www.uww.edu/financialaid/terms/academic_progress.html). Failure to meet the requirements will result in loss of eligibility or cancellation of all major types of financial aid. Students who do not meet the requirements can appeal their Academic Progress status with the Financial Aid Office.

## Additional Outside Resources

The student's financial aid package is subject to change based upon assistance received from other sources. This includes private scholarships, fee waivers, Division of Vocational Rehabilitation funds, resident/campus assistantships, veterans' benefits, and tuition assistance programs.

## What will it cost to attend UW-Whitewater?

Begin your financial planning for college with an estimate of what the total cost will be for one academic year at UW-Whitewater. **While fees (tuition) and room and board expenses will represent the majority of your expenses, expect to incur expenses for workbooks and supplies, personal items, laundry, entertainment and travel.** If you make realistic budgetary allowances for such items now, your final financial projections will be more accurate and useful.

The estimated costs projected for 2009-2010 are based upon 2008-2009 actual charges plus inflation factors of three to eight percent. Actual data may be obtained during the summer from Financial Services pending the Board of Regents' approval.

## Undergraduate Wisconsin Residents — 2008-2009 (Actual Charges)

Tuition and Books*	\$ 6,162
Room and Board (on campus)	<u>4,790</u>
Total Actual University Charges for 2008-2009	\$10,952

Other possible additional expenses are considered in the estimated cost of attendance and will vary for each individual student.

Workbooks and Supplies	\$ 650
Transportation	850
Personal Expenses	<u>2,000</u>
TOTAL	\$14,452

\*Nonresident (except Minnesota) undergraduates add \$7,600 for nonresident tuition (estimate).

Note: Self-supporting students have higher cost estimates. Contact the Financial Aid Office for additional details. These college costs may not be exactly the same as listed in other UW-Whitewater publications as they are used solely to establish eligibility for financial aid. These costs are subject to change without notice.

UW-Whitewater participates in the Voluntary System of Accountability (VSA) which gives students access to college costs and financial aid estimations based on individual costs and income factors. See [www.uww.edu/cost](http://www.uww.edu/cost) for more information.

While most required undergraduate textbooks are available through the textbook rental system, some must be purchased. Graduate students must purchase their textbooks.

The following is a sample budget and need analysis for a dependent freshman paying in-state tuition:

Total UW-W Estimated Cost of Attendance	\$14,452
Minus Expected Family Contribution (EFC) (as calculated through the application process)	<u>- 1,199</u>
<b>TOTAL NEED</b>	<b>\$13,253</b>

The following is a sample financial aid package for the same student enrolled full-time:

Federal Pell Grant	\$ 3,581
Wisconsin Higher Education Grant	2,381
Federal Supplemental Education Opportunity Grant	600
Federal Perkins Loan	1,500
Federal Work-Study	1,200
Federal Direct Stafford Loan - Subsidized	3,500
Federal Direct Stafford Loan - Unsubsidized	<u>1,690</u>
<b>TOTAL</b>	<b>\$14,452</b>

Financial aid is calculated on the number of credits the student intends to take. Financial aid packages must be adjusted for less than full-time enrollment.

## **Employment Opportunities**

Students must be enrolled at least half-time or have been accepted for such enrollment for any on-campus employment. The most common types of positions available are Federal Work-Study positions and Regular Payroll positions. Students are limited to 30 hours a week during periods of enrollment.

Students on foreign student visas (F-1's) are eligible for on-campus Regular Student Payroll positions only and are restricted to 20 hours per week during periods of enrollment.

During the summer or other vacation periods when the student does not have classes, he or she may work a maximum of 40 hours per week. In general, the basic pay is slightly above the prevailing minimum wage.

All student employment opportunities are advertised on the *Student Jobline* found on the UW-Whitewater Financial Aid website. Several jobs are also listed on the university channel Cable 19.

## **Federal Work-Study Employment**

The Federal Work-Study program is a federally funded financial aid program available to citizens or permanent residents of the United States. To be eligible, the student must receive a Federal Work-Study allocation as a part of the financial aid package.

Federal Work-Study employment is on campus (except for America Reads), and work schedules are set up around classes. Students are encouraged to participate in the many community-service related activities available. Typical on-campus jobs include clerical work; assisting in the library, laboratories or computer labs; tutoring; and child care assistance.

Proceeds from Federal Work-Study employment are paid with funds directly deposited to the student's savings or checking account based on the number of hours worked. **Work-study funds are not automatically applied towards the student's bill.**

## **Regular Student Payroll**

Each year hundreds of on-campus part-time jobs are made available by UW-Whitewater. Jobs (similar to Federal Work-Study positions) in university offices, laboratories or other facilities can be applied for by any student enrolled on at least a half-time basis. These positions are listed online. Look for *Student Jobline* on the UW-Whitewater Financial Aid and Student Employment Office homepage.

All on-campus students are paid with funds directly deposited to their savings or checking accounts.

## **Food Service**

The private company with the contract to provide food services to UW-Whitewater hires approximately 225 students each year to work in the dining halls and for its catering service.

## **Off-Campus**

Each year the Financial Aid Office lists many part-time jobs in private homes, businesses and industries in the Whitewater area. These openings are also listed on the *Student Jobline*. Students on foreign student visas (F-1's) are not eligible for off-campus employment without special permission.

## **Student Rights and Responsibilities**

- The Family Educational Rights and Privacy Act (FERPA) is a law designed to protect students' education records. Based on this law, all students have the right to access the information contained in their **education records**. In order to insure the confidentiality of these records, the Financial Aid Office must obtain written consent from students authorizing employees of the Financial Aid Office to discuss information with parents, legal guardians and/or spouses. There is an Authorization for Release of Information form available at the Financial Aid Office. It is also included on the Award Letter and on WINS.
- Male students born in 1960 or later must register for the Selective Service prior to being able to receive federal Title IV financial aid. Forms are available from any U.S. Post Office or can be accessed online at [www.sss.gov](http://www.sss.gov).
- All mail addresses must be changed on the WINS system. Home addresses must be updated by the Registrar's Office. Students are responsible for keeping their addresses up to date.

- Financial aid of any type is required to be used to meet educational expenses of tuition, fees, books, room and board, transportation and minimal personal expenses. **According to federal law, students cannot use current federal financial aid to pay a prior year's past due balance in excess of \$200.**
- Students are responsible for repaying their educational loans and should not accept such loans without full realization of that responsibility. Students borrowing through the Federal Stafford Direct Loan program for the first time must complete Entrance Loan Counseling online prior to release of funds.
- Students may be ineligible for Title IV aid if convicted of an offense involving possession or sale of illegal drugs. The period of ineligibility is contingent upon the offense committed and if the student is a first-time or repeat offender.
- Work-study employment is a privilege, not a right. Any student can and will be terminated for justified reasons.

### **Installment Payment Plan**

The university provides an installment payment plan for students who cannot pay the total costs at registration. They must have a credit agreement on file. For more information, contact Financial Services at 262-472-1373.

### **Potential Tax Liability**

Financial aid grants may be taxable income. Students receiving grants are advised to retain receipts for fee payments, books, supplies and equipment that are course related.

## **GRANTS**

*A grant is a form of aid which does not have to be repaid.*

### **Federal Pell Grant**

The Federal Pell Grant Program provides a “foundation” of financial aid to undergraduates to which aid from other federal, state, and private sources may be added. To determine a student’s eligibility for a Federal Pell Grant, the Department of Education uses a standard formula to evaluate the information the student supplies on an aid application. The formula produces an Expected Family Contribution (EFC), which indicates whether or not the student is eligible for a Pell Grant.

### **Federal Supplemental Educational Opportunity Grant (FSEOG)**

The Federal Supplemental Educational Opportunity Grant is another federally funded grant program. FSEOG’s will be awarded first to those undergraduate students with exceptional need, those with the lowest expected family contributions and Federal Pell Grant recipients.

## **Wisconsin Higher Education Grant (WHEG)**

The Wisconsin Higher Education Grant is a state-funded grant available to eligible undergraduate Wisconsin residents who demonstrate financial need. Awards are determined by the Higher Educational Aids Board.

## **Talent Incentive Program Grant (TIP)**

The Talent Incentive Program Grant is administered by the Department of Public Instruction's Wisconsin Educational Opportunity Program (WEOP). The purpose of TIP is to provide supplemental grant awards to extremely needy students from disadvantaged backgrounds. TIP awards are designed to reduce the need for self-help aid during the period of greatest academic vulnerability. Contact your local WEOP office 414-227-4942.

## **Academic Competitiveness Grant (ACG)**

The Academic Competitiveness Grant is based on the student's completion of a rigorous high school program as defined by the U.S. Department of Education and verified through the UW-Whitewater Admissions Office. The student must be a U.S. citizen or an eligible non-citizen, Pell Grant eligible and enrolled at least half time to receive the grant. The grant is awarded to first- and second-year students, and a cumulative 3.0 grade point average must be maintained. The maximum first year award is \$750 and the maximum second year award is \$1,300.

## **National SMART Grant**

The National SMART Grant is based on the student's major field of study – computer science, engineering, technology, life sciences, mathematics, physical sciences and designated foreign languages as defined by the U.S. Department of Education and verified through the Registrars Office. The student must be a U.S. citizen or an eligible non-citizen, Pell Grant eligible and enrolled at least half time to receive the grant. The grant is awarded to third- and fourth-year students, and a cumulative 3.0 grade point average must be maintained. The grant may be awarded up to \$4,000.

## **Indian Student Assistance Program**

The Indian Student Assistance Program grants are available to Native Americans who demonstrate financial need and are of one-fourth Native American lineage. Contact the Financial Aid Office for more information.

## **Nonresident Grant**

These grants are available to out-of-state (excluding Minnesota)\* students enrolled full-time who demonstrate need. Upperclassmen must have a cumulative grade point average of 2.00 or better. These awards cover part of non-resident tuition expenses.

## **Advanced Opportunity Grant (AOP)**

AOP grants are intended for African American, Latino, American Indian, designated Southeast Asian and disadvantaged graduate students. Both Wisconsin residents and nonresidents are eligible, although preference is given to Wisconsin residents. Full-time and part-time graduate students are eligible to apply with Academic Support Services.

### **\*Minnesota Reciprocity**

All undergraduate and graduate students who are bona fide residents of Minnesota may have their nonresident tuition waived upon application to the student's home state. Contact the Admissions Office for more information.

### **International Student Scholarship**

Each year the Admissions Office awards scholarships based on academic record and financial need to new freshmen from foreign countries. Not all students who apply for admission receive scholarships. The awards may be renewable for up to four years. Recipients must be enrolled full-time. Awards are made in the form of a partial waiver of nonresident tuition, and can vary in dollar value. Contact the Admissions Office, 2060 Roseman, (262) 472-1440, or e-mail [uwwadmit@uww.edu](mailto:uwwadmit@uww.edu) for more information.

### **Wisconsin Hearing/Visually Handicapped Grant**

These grants provide assistance to Wisconsin residents who are deaf, hard of hearing or visually impaired. To qualify, such students need to demonstrate financial need. Awards are determined by the Higher Educational Aids Board. Contact the Financial Aid Office for more information.

### **U.S. Army Reserve Office Training Corps (ROTC) Scholarship**

There are various scholarships available through Army ROTC – from a four-year scholarship you apply for while in high school, to a two-, three- or four-year scholarship you can get while on campus. If you are enlisted in the National Guard or the Reserves and join ROTC, there are two 2-year Guaranteed Reserve Forces Duty (GRFD) scholarships you may be eligible for. Contact the Department of Leadership, Military Science and Aerospace Studies at (262) 472-1541 or (262) 472-5250/5251 OR go to the third floor of Goodhue Hall to speak to someone about Army ROTC.

### **U.S. Air Force ROTC Scholarships**

Air Force ROTC has several types of scholarship opportunities available for students. High school seniors must apply for the Air Force ROTC College Scholarship Program no later than December 1. If selected, high school seniors are awarded three-year and four-year Air Force ROTC scholarships. For those students already in college, please contact the Department of Aerospace Studies, UW-Madison at (608) 262-3440 to find out if you are eligible for a scholarship.

### **Lawton Undergraduate Minority Retention Grant**

These grants provide funds to undergraduate minority students who are of at least sophomore status. Applicants must be African-American, Latino, Native American or Southeast Asian. Southeast Asian students must be of Vietnamese, Cambodian, Laotian or Hmong heritage. Students must file a FAFSA so financial need or no need can be determined.

Qualifying minorities must be Wisconsin residents who are enrolled at least half-time and making satisfactory academic progress. Students who demonstrate financial need must have a grade point average of 2.0 or better; students without a financial need must have a grade point average of 2.4 or better to be considered. Contact the Assistant Vice Chancellor for Academic Support Services, 226 McCutchan Hall, 262-472-4985, for applications and information.

## **Division of Vocational Rehabilitation (DVR)**

DVR assistance may be available to students having some type of disability. Vocational Rehabilitation is a Division of the Department of Workforce Development. Students should contact their local DVR counselor in addition to filing the FAFSA.

## **Wisconsin Grants for Study Abroad**

There is a limited amount of funding for study abroad grants. Students must complete a FAFSA and demonstrate financial need. These grants are intended to increase the number of UW System students studying abroad. Grants will be provided for only those experiences that grant credit regardless of program length. A recipient must be an undergraduate Wisconsin resident enrolled in a program leading to a bachelor's degree with at least sophomore status. Contact the International Education and Programs Office, Andersen Library 2248, 262-472-1603, for applications and information.

## **LOANS**

**A loan is a form of financial assistance which must be repaid and should only be accepted with the full realization of that responsibility.**

### **Federal Perkins Loan Program**

Federal Perkins Loans are available to undergraduate students. Awards are determined by the Financial Aid Office based upon financial need and availability of funds. The borrower must sign a master promissory note for the loan, which is interest-free as long as he or she is enrolled at least half-time at any eligible institution. Repayment of the principal plus 5 percent interest per year begins nine months after the student leaves school or graduates. Repayment is determined by federal regulations.

## **WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM**

### **Federal Direct Stafford Loan (Subsidized)**

The Federal Direct Stafford Loan enables undergraduate and graduate students enrolled at least half-time to borrow directly from the federal government. To be eligible, students must demonstrate financial need. The school determines financial need based on the information provided on the FAFSA. The federal government pays the interest on these loans while students are in school and during the six month grace period after graduation or the point in time the student leaves school. The federal government also pays the interest during periods of deferment (a postponement of repayment). Undergraduate freshmen are limited to loans of \$3,500; sophomores (24-59.5 credits) are limited to \$4,500; junior and senior undergraduates (students with 60 credits or more) are limited to \$5,500. Graduate students are eligible to receive up to \$8,500 per year. Interest rates are set on July 1 each year. The rate for loans disbursing after July 1, 2009 is 5.6%. An origination fee is assessed at the time the loan is made. The borrower will receive a disclosure statement from the Direct Loan Servicing Center regarding the amount of his or her loan and the anticipated disbursement date.

## **Federal Direct Stafford Loan (Unsubsidized)**

To be eligible, the student must complete the FAFSA process. If a small financial need is determined the student may be offered the subsidized loan in combination with the unsubsidized loan. If no financial need is determined, the student will be offered the Federal Direct Unsubsidized Loan. The student, not the federal government, is obligated to pay all interest even while enrolled, which differs from the subsidized loan. The unsubsidized loan amount is determined by subtracting any subsidized aid (if any) from the maximum allowed loan limits. Undergraduate freshmen may borrow a maximum of \$5,500 per year in a combination of subsidized and unsubsidized loans; sophomores may borrow a combined maximum of \$6,500; juniors and seniors may borrow a combined maximum of \$7,500. Independent undergraduates may be eligible for higher limits. Graduate students are eligible to borrow a combined maximum of \$20,500 annually. Interest rates are set on July 1 each year. The current rate is 6.8 percent. As with the subsidized loan, an origination fee is assessed at the time the loan is made. The borrower will also receive a disclosure statement for this loan.

The aggregate loan limits for dependent undergraduates is \$31,000. Aggregate loan limits for independent undergraduate students is \$23,000 (subsidized) and \$57,500 total (subsidized and unsubsidized). Graduate students may borrow a total of \$138,500 (including loans for undergraduate study). No more than \$65,500 of this may be in the form of subsidized loans.

## **Federal Direct PLUS Loan**

The Parent Loan for Undergraduate Students (PLUS) enables credit-worthy parents of undergraduate dependent students to borrow directly from the federal government. Graduate students are also eligible to borrow through the PLUS program. The PLUS Loan may not exceed the student's estimated cost of attendance minus any estimated financial assistance the student has been or will be awarded during the period of enrollment. This includes the no-need Federal Direct Unsubsidized Stafford Loan. An origination fee is assessed at the time the loan is made. The interest rate is 7.9 percent. You may contact the Financial Aid Office for the PLUS Loan Request Form. This form may also be downloaded from the "Online Forms" section of the Financial Aid Office website.

## **Alternative Loans**

Alternative loans are private loans borrowed from a lending institution. These loans are not part of the federal government financial aid programs. Alternative loans should only be used when all other options have been exhausted because they are more expensive than the federal government guaranteed loans. These loans are based on credit scores; therefore, most student borrowers will require a co-signer in order to receive a better interest rate. In most cases, repayment of the principal balance is deferred until after graduation; however, interest is capitalized on the loan while the student is in school. The maximum amount a student may borrow is the amount of the cost of attendance for the loan period minus any financial assistance received for the loan period.

If students find they need to borrow an alternative loan, it is very important to research lenders. For more information, visit our Web site where there is a lender comparison tool.

## **CHANGES TO Financial Situation**

Notify the Financial Aid Office directly of changes which may affect the family's ability to provide financial assistance to the student. These changes may include but are not limited to loss of employment or benefits, a significant decrease in income, separation or divorce, death or disability, unusual medical expenses and child care costs.

## **FINANCIAL AID Recipients**

Students on financial aid are subject to the same payment deadlines which apply to all other students. Students must apply early to insure that funds are available in time to meet the terms of their installment credit agreement with the university.

## **FINANCIAL AID Counseling**

Financial aid counseling is available from financial aid administrators on an appointment basis. In addition, there is an administrator-on-duty 12-15 hours a week for quick questions. Appointments can be scheduled by calling (262) 472-1130.

## **Communication by E-Mail**

Please be aware that the Financial Aid Office communicates with students whenever possible via the student's UW-Whitewater e-mail address. Students are responsible for monitoring their campus e-mail.

## **Offices to Contact at UW-Whitewater**

### **ACADEMIC SUPPORT SERVICES**

**(262)472-4985**

**226A McCutchan Hall**

Information on Academic Network Program, FRESH START, Latino Student Programs, McNair Program, Native American Support Program, and Southeast Asian Student Supports.

### **ADMISSIONS OFFICE**

**(262) 472-1440**

**2060 Roseman**

Information on admission application status for undergraduates, scholarships for undergraduates and International Student Scholarships.

### **FINANCIAL SERVICES**

**(262) 472-1373**

**110 Hyer Hall**

Information on student billing, tuition and fees, refunds of financial aid awards and partial payment plan.

### **CASHIERS**

**(262) 472-1378**

**110 Hyer Hall**

Information on disbursement of financial aid awards, refund checks, and payment of student bills.

### **REGISTRAR'S OFFICE**

**(262) 472-1570**

**2032 Roseman**

Information on registration.

### **LOAN SERVICES**

**(262) 472-1373**

**110 Hyer Hall**

Information on Federal Direct Loans, Perkins Loans, promissory notes, and loan exit counseling.

## Federal Policy for Return of Title IV Funds

The Financial Aid Office must adhere to federal law when determining the return of financial aid to the financial aid programs.

### Policy on Awarding Financial Aid

Financial aid is awarded based on tuition and other educational expenses. Enrollment is captured on the 10<sup>th</sup> class day of the term and student financial aid will be revised accordingly. Students awarded financial aid after the 10<sup>th</sup> class day of the term will be awarded based on actual enrollment for the current term and projected enrollment for the spring term.

### Withdrawal

If a financial aid recipient withdraws during a term, the Financial Aid Office must calculate the amount of Title IV aid the student did not earn. Unearned funds must be returned to Title IV Programs.

The basic formula is:

$$\begin{array}{l} \text{Percent of enrollment} \\ \text{period completed based on} \\ \text{withdrawal date} \end{array} \quad \times \quad \begin{array}{l} \text{Aid that disbursed} \\ \text{or could have} \\ \text{disbursed} \end{array} = \text{Earned aid}$$
$$\begin{array}{l} \text{Aid that disbursed} \\ \text{or could have disbursed} \end{array} \quad - \quad \text{Earned aid} = \text{Unearned aid}$$

### The school must return:

$$\begin{array}{l} \text{Amount of} \\ \text{institutional charges} \end{array} \quad \times \quad \begin{array}{l} \text{The percent of aid} \\ \text{that was unearned} \end{array}$$

### Student must repay:

$$\begin{array}{l} \text{The amount of unearned Title IV} \\ \text{aid to be returned.} \end{array} \quad - \quad \begin{array}{l} \text{The amount of unearned Title IV} \\ \text{aid due from the school.} \end{array}$$

If the repayment of funds affects grant dollars received, the student's repayment of these funds will be reduced by 50 percent of the total grant aid.

Students will repay loan funds based on the repayment terms of the promissory note. Repayment of grant funds can be arranged with the school if paying in full, or with the Department of Education if a payment schedule needs to be arranged. If a student fails to repay grant funds, they will be ineligible for future financial aid.

If a student withdraws the first term, but plans to return spring term, he/she must submit WRITTEN notification to the Financial Aid Office so that aid may be reinstated and/or revised. If a student fails to notify the Financial Aid Office, the aid will remain cancelled.

Students are advised to contact the Financial Aid Office if considering withdrawing from the university.

**Information included in this brochure is subject to change at any time because of federal, state, or university regulations.**

The University of Wisconsin-Whitewater is committed to equal opportunity in its educational programs, activities and employment policies for all persons regardless of race, color, gender, creed, religion, age, ancestry, national origin, disability, sexual orientation, political affiliation, marital status, Vietnam-era veteran status, parental status and pregnancy.

Financial Aid 2009-2010  
Financial Aid Office  
A Unit in the Division of Student Affairs  
University of Wisconsin-Whitewater

Financial Aid Office  
800 West Main Street  
University of Wisconsin-Whitewater  
Whitewater, WI 53190  
(262) 472-1130

fax: (262) 472-5655  
e-mail: [uwwfao@uww.edu](mailto:uwwfao@uww.edu)  
<http://www.uww.edu/financialaid>