ARE YOU FINANCIALLY READY FOR COLLEGE?

STEP 1: CALCULATE YOUR FINANCIAL NEED

1. Identify Cost of Attendance (COA)
   Estimate obtained from uwwcost.uww.edu

2. Subtract Financial Aid Awarded
   Located in WINS under Student Home
   (Exclude Work Study)

3. Calculate Financial Need
   COA (1)- Financial Aid (2) = Financial Need

STEP 2: FUNDING YOUR FINANCIAL NEED

1. SAVINGS
   Determine savings contributions to be applied towards college expenses. Communicate with parents and others who may be willing to contribute. This includes any 529 savings plan accounts.

2. SCHOLARSHIPS
   Applications for additional scholarships are encouraged. The UW-Whitewater Financial Aid Office website contains many links and resources for additional scholarships.

3. EMPLOYMENT
   Working during the summer and academic year will help defray educational costs. Utilize Handshake, UW-Whitewater’s online job board, for current job postings.

4. PLUS LOAN
   Parents can apply for a Federal Direct Parent PLUS Loan if a financial need still exists. Refer to the Financial Aid Office website for questions and application information.

5. ALT LOANS
   Alternative (or private) loans are available through financial institutions. Students may need a co-signer. The Financial Aid Office website has application information available.

STEP 3: STILL HAVE A FINANCIAL NEED?
Contact the following UW-Whitewater departments with additional financial questions and concerns:

- **Financial Aid Office**
  130 Hyer Hall
  262-472-1130
  uwfwao@uww.edu
  uww.edu/financialaid

- **Student Accounts Office**
  110 Hyer Hall
  262-472-1373
  uww.edu/adminaffairs/finance/sfs

- **Financial Literacy Center**
  112 Hyer Hall
  262-472-4947
  finlit@uww.edu
  uww.edu/adminaffairs/finance/financial-literacy