Are You Financially Ready for College?

Step 1: Calculate Your Financial Need

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

2. Subtract Financial Aid Awarded
   
   Located in WINS under Financial Aid
   (Exclude Federal Work-Study)

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

   $ ____________

Step 2: Funding Your Financial Need

01 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.

02 SCHOLARSHIPS

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

03 EMPLOYMENT

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

04 PLUS LOAN

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

05 ALT LOANS

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

Step 3: Still Have a Financial Need?

Contact the following UW-Whitewater department with additional financial questions and concerns.

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

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

- **Financial Literacy Center**
  
  104 Hyer Hall
  
  262-472-2154
  
  finlit@uww.edu
  
  uww.edu/adminaffairs/finance/financial-literacy