2013-2014

Financial Aid Guide

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Last updated 08/16/2013

2013 – 2014 FINANCIAL AID GUIDE

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INTRODUCTION

The University of Wisconsin Oshkosh Financial Aid Guide, published by the UW Oshkosh Financial Aid Office, is intended for prospective and continuing students at the University of Wisconsin Oshkosh. Throughout this guide "you" refers to the primary audience of the guide: prospective and/or continuing UW Oshkosh students. "Parents" in this guide refers to the parents of dependent students and "we" refers to the UW Oshkosh Financial Aid Office.

This guide contains detailed information regarding your financial aid eligibility as well as your rights and responsibilities as a financial aid and/or scholarship recipient. **It is your responsibility to review the information in this guide.**

REGISTERED UW OSHKOSH EMAIL ACCOUNTS - TITANMAIL

As a UW Oshkosh student, you are required to utilize a university-provided email account throughout your attendance. In most cases, the Financial Aid Office will send information regarding your financial aid to your registered ***@uwosh.edu*** email address. It is your responsibility to regularly check your email account for these notifications throughout the year. Your ***TitanApps*** account is established as soon as you pay your initial deposit through the Admissions office. For assistance accessing email, contact the Help Desk at (920) 424-3020. You may access your email account online through ***TitanMail***. In some cases, however, the Financial Aid Office must correspond with you in writing. It is your responsibility to keep your mailing address(es) up to date. You may update your address online through ***TitanWeb*** at **www.uwosh.edu/registrar/titanweb**.

OFFICE HOURS AND COUNSELOR AVAILABILITY

The UW Oshkosh Financial Aid Office, located in 104 Dempsey Hall, offers various means by which to be reached to discuss your financial aid at your convenience:

- Contact us via email at **fao@uwosh.edu** or by phone at (920) 424-3377.
- Visit us during Counselor walk-in hours, 10:00 a.m. to 4:00 p.m., Monday through Friday, to discuss your questions in a private setting.
- Schedule an appointment with your Counselor to discuss your financial aid in a private setting or through a phone appointment.

Experienced staff is available to assist you during office hours, 7:45 a.m. to 4:30 p.m., Monday through Friday. Working together, we can explore the best financial aid options for you and your family to help fund your educational dreams.

Congratulations on your decision to pursue your academic career at the University of Wisconsin Oshkosh! The Financial Aid Office is here to help you with the important task of financing your educational dreams. Please visit our website for helpful information at **www.uwosh.edu/fin_aid** or contact us via phone or email if you have any questions or concerns regarding the financial aid process.

WHAT IS FINANCIAL AID?

Financial aid is financial assistance intended to aid students in reaching their educational goals. This assistance may come in a variety of forms, such as ***grants***, ***scholarships***, ***work-study***, and ***loan programs***.

There is no separate financial aid application for State of Wisconsin aid programs. File the FAFSA at www.fafsa.gov to be considered for federal and state financial aid

FINANCIAL AID PROCESS

College is one of the biggest investments you will have in your lifetime. It is an investment that will pay off in higher income, expanded career opportunities, and greater personal satisfaction throughout your life (CashCourse, 2011).

APPLYING FOR FINANCIAL AID

The Financial Aid Office encourages all students to apply for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA). For Summer 2013, Fall 2013, and Spring 2014, complete the 2013-2014 FAFSA online at **www.fafsa.gov**. The priority date to be considered for limited funded programs is March 15th each year. Follow the steps outlined below to begin the financial aid application process.

STEP 1 Review the options for paying for college and the estimated costs. Options may include personal savings, contributions from family members, investments, college savings accounts, and/or financial aid and scholarships. Review the estimated Cost of Attendance (COA). The UWO COA for the 2013-2014 academic year is available on the Financial Aid Office website at **http://www.uwosh.edu/fin_aid/costs**.

Your estimated Cost of Attendance (COA), also known as a budget, is established by the Financial Aid Office and is a standardized estimate of what it will cost you to

STEP 2 Apply for Admission to UW Oshkosh: **https://apply.wisconsin.edu**.

STEP 3 Obtain a U.S. Department of Education Personal Identification Number (PIN) at **www.pin.ed.gov**. This PIN will serve as your electronic signature on the FAFSA.

STEP 4 Complete and submit the FAFSA online at **www.fafsa.gov**. Information reported on the FAFSA is utilized in a formula to determine your eligibility for financial aid programs. **The UW Oshkosh Federal School Code is 003920.**

Submit your annual FAFSA and complete your financial aid file by the UWO ***March 15th*** priority date to be considered for limited funded programs.

If you are attending as an Undergraduate Special or Graduate Special student then you have not been fully admitted into a degree-seeking program, which means you are not currently eligible for

FINANCIAL AID AND YOUR ADMISSION STATUS

You must be admitted into a degree-seeking program to UW Oshkosh before being awarded federal, state, or institutional financial aid. You can apply for admission online at **https://apply.wisconsin.edu**. For more information about admission, please visit the Undergraduate Office of Admissions at **www.uwosh.edu/admissions** or the Office of Graduate Studies at **www.uwosh.edu/gradstudies/admissions**.

EXPLORING FINANCIAL AID OPTIONS EARLY

The FAFSA is the Free Application for Federal Student Aid. Students file the FAFSA annually to be considered for federal and state aid. You are encouraged to begin exploring your financial aid options during your junior year in high school or earlier to get an early start on the financial aid process. The **FAFSA4caster** is a tool to estimate eligibility for federal financial aid. When you are ready to apply for financial aid, you can easily transfer some information, such as contact information, from FAFSA4caster to **FAFSA on the web**. To access FAFSA4caster, visit **www.fafsa4caster.ed.gov**.

APPLYING FOR FEDERAL STUDENT AID

The FAFSA becomes available each year at **www.fafsa.gov** beginning January 1st. Students who apply and have a complete financial aid file by the UW Oshkosh ***March 15th priority date*** are considered for limited funded financial aid programs (see page 8 for information on completing your financial aid file). However, financial aid applications are accepted throughout the academic year (some exceptions apply).

IMPORTANT ANNUAL FINANCIAL AID DATES

January 1	FAFSA becomes available
March 15	FAFSA filing priority date

Each year, you must file the FAFSA in order to be considered for financial aid. Apply online at **www.fafsa.gov**. Your eligibility for financial aid may change significantly from year to year.

OBTAIN A PIN (PERSONAL IDENTIFICATION NUMBER)

Request a U.S.

The Importance of the March 15th Priority Date

UW Oshkosh receives a limited amount of certain types of grant, work-study, and loan funding to award students each academic year. Establishing a priority date allows the Financial Aid Office to consider the neediest students for the most funding from these limited programs.

Everyone who has a complete financial aid file by the priority date and meets eligibility criteria is considered for these funds.

Department of Education Personal Identification Number (PIN) online at **www.pin.ed.gov**. A PIN is created instantly and you will have the option to display the PIN online or have it sent via email. You will have the option to receive a system-generated PIN or create your own personalized PIN. Your PIN is confidential and should not be shared with anyone, including your parents. In most cases, parents will need to request their own PIN to sign a dependent student's FAFSA.

The U.S. Department of Education PIN may be used to:
Electronically sign the FAFSA: www.fafsa.gov
View loan history: www.nslds.ed.gov
Electronically sign Master Promissory Notes (MPNs) for Federal Direct Loans: www.studentloans.gov

UWO Federal School Code

The federal processor sends your information to the school(s) you specify on the FAFSA. The UWO federal school code is:

003920

You must include the UWO federal school code on the FAFSA for the Financial Aid Office at UW Oshkosh to receive your information. If you did not include the UWO school code when you initially filed the FAFSA, you may visit **www.fafsa.gov** and make corrections to your FAFSA.

INFORMATION NEEDED TO FILE THE FAFSA

Listed below is the information you need to have with you when you file the FAFSA online at **www.fafsa.gov**:

- Social Security Number (double-check for accuracy)
- Driver's License Number, if applicable
- Your 2012 W-2 Form(s) and other records of income
- Your 2012 federal income tax return
- Your parents' 2012 W-2 Form(s) and other records of income
- Your parents' 2012 federal income tax return(s)
- You and your parents' current bank statements and records of stocks, bonds, and other investments
- Business and/or farm records, if applicable
- Your alien registration or permanent resident cards (if you are not a U.S. citizen)

***NOTE**: Dependent students will need parent information and independent students will need spouse information, including Social Security Numbers and financial records.*

Filing the FAFSA for 2014-2015

You may apply any time after January 1, 2014, preferably after you receive your W-2 form(s) and/or complete your federal tax return(s) for 2013.

The Free Application for Federal Student Aid (FAFSA) is available at

IRS DATA RETRIEVAL TOOL FOR FAFSA

The IRS Data Retrieval tool is a process you may use when filing the FAFSA that helps streamline the process by allowing you to pull specific tax return data directly from the Internal Revenue Service (IRS). The retrieval tool will save you time and increase the accuracy of your FAFSA information.

For the 2013-2014 academic year, the IRS data retrieval process is scheduled to be available beginning February 3, 2013 (the FAFSA becomes available January 1, 2013).

- Electronically filed tax return information will be available online from the IRS website within 1-2 weeks after the tax return has been filed.
- Data from paper tax returns will be available in 6-8 weeks.

CORRECTING INFORMATION ON THE FAFSA

If you notice errors on your Student Aid Report (SAR) or need to make corrections to the FAFSA for other reasons (such as adding a school code), you may login to make corrections at **www.fafsa.gov** using your PIN as your electronic signature. For more information, please contact the Federal Student Aid Information Center (FSAIC) at (800) 433-3243 or **federalstudentaidcustomerservice@ed.gov**.

The SAR is a report summarizing the information reported on the FAFSA. If you provided an email address on your FAFSA, you will receive information about how to access your SAR via email within 5-7 days after filing your FAFSA. If you did not provide your email address, the SAR will be mailed to you within 2-3 weeks. If you do not receive your SAR, contact the FSAIC at (800) 433-3243.

NOTE

The student's name provided on the FAFSA, along with other identifying information, is used for several data matches. Because the U.S. Department of Education matches the student's name and Social Security Number with the Social Security Administration, the name provided on the FAFSA should match the name in the Social Security Administration's records.

COMPLETING YOUR FINANCIAL AID FILE

Your financial aid file is complete once all of the necessary information has been received and processed by the Financial Aid Office. If additional information is required, you will be sent an email notification to your ***TitanApps*** account. You may also check the items on your "To Do List" online in ***TitanWeb***. You should submit requested documentation in a timely manner. Failure to respond in a timely manner could affect your eligibility for some limited funded programs. Financial aid will not be awarded until all required additional information is received and processed.

VERIFICATION

If your financial aid application has been selected for verification, an email notification will be sent to your ***TitanApps*** address. Please print, complete, and submit the appropriate verification worksheet to the Financial Aid Office along with the additional documentation requested. Verification worksheets and other forms are available on the Financial Aid Office website at **www.uwosh.edu/fin_aid/forms**. If you are a dependent student, you will need to provide your parents' or guardians' information as well.

NOTE*: Please do not submit tax documents unless specifically requested by the Financial Aid Office. Information not requested or incomplete information will be returned to the student with specific instructions.*

FAST FACT

Each year, approximately 2,000 FAFSA applicants are selected for verification at UW Oshkosh.

THE VERIFICATION PROCESS

Verification is a process mandated by the U.S. Department of Education to ensure information provided on your FAFSA is accurate. Selection for verification at UWO is generally determined by the information reported on your FAFSA or by a selection methodology employed by the U.S. Department of Education. Your information may also be verified if the Financial Aid Office has reason to believe information reported on your FAFSA is incorrect or incomplete or if there is conflicting information.

PROCESS FOR SUBMITTING VERIFICATION DOCUMENTS

If you are selected for verification and you (and/or your parent) filed a federal income tax return, you must either complete the IRS Data Retrieval tool and submit the information to the office via the FAFSA corrections process (if you did not use the IRS tool initially) or request a free Tax Return Transcript for 2012 directly from the IRS

and submit a copy of the transcript to the office. Changes in federal regulations require us to collect tax transcripts instead of copies of tax returns (FAFSA, 2012).

AWARD NOTIFICATIONS AND ACCEPTING AWARDS

It is very important that you read the ***"Important Information"*** on the Accept/Decline Awards page. The information provided will help you through the acceptance process and additional instructions for receiving your financial aid.

When your eligibility for financial aid has been determined and your awards are available for you to review, an email notification will be sent to your ***TitanApps*** address. The email will direct you to accept/decline awards in ***TitanWeb***.

ACCEPT/DECLINE AWARDS

You have the option to accept or decline awards on the **Accept/Decline Awards** page in ***TitanWeb*** (except for parent PLUS loans, see page 23). If you wish to accept only part of a loan, simply reduce the loan amount. To do this, click 'update totals' and indicate a specific dollar amount in the field(s) provided. Parent (PLUS) loans cannot be accepted through ***TitanWeb***. The University of Wisconsin Oshkosh processes all federal loans (Stafford Subsidized/Unsubsidized) through the Direct Loan Servicing Center (DLSC) administered by the U.S. Department of Education. For more information, visit **www.myedaccount.com** or call (800) 848-0979.

CANCELLATION/ADJUSTMENT OF AID

The UW Oshkosh Financial Aid Office has the responsibility to adjust and/or cancel your awards in a number of different situations. Your award(s) may be adjusted if:

- You receive any additional assistance not already listed on your Financial Aid Award Summary;
- You drop class(es) without ever having attended;
- Your enrollment changes or your student status changes;
- Your residency status changes;
- Your degree status changes;
- Your tuition/fees are adjusted and/or paid by a third party sponsor;
- You do not meet the minimum standards of Satisfactory Academic Progress;
- You withdraw from classes (or receive all failing grades for non-attendance);
- You estimate financial information on the FAFSA (you should correct the data as soon as your tax information is available);
- Your Expected Family Contribution (EFC) changes because of changes made to your FAFSA data; or
- Allocations of funds from the university, state, or federal government change.

If you anticipate any of these circumstances, please contact us immediately. Failure to report may result in you being required to repay financial aid. You may report additional assistance through the online Scholarship Reporting form, available at **http://www.uwosh.edu/fin_aid/forms**.

FAST FACT

More than 70% of UW Oshkosh students receive some form of financial assistance.

ESTIMATED COST OF ATTENDANCE (COA)

Each year, the Financial Aid Office gathers data and develops an estimated cost of attendance for the academic year. This cost of attendance is used in calculating your financial aid eligibility. The following resources provide you with up-to-date information regarding tuition/fees, campus life, and other cost-related matters:

- **UW OSHKOSH TUITION AND FEES:**
  www.uwosh.edu/student_financial/student-accounts/tuition-and-fees
- **UW OSHKOSH ESTIMATED COST OF ATTENDANCE (COA):**
  www.uwosh.edu/fin_aid/costs
- **UW OSHKOSH DEPARTMENT OF RESIDENCE LIFE:**
  www.housing.uwosh.edu
- **UW OSHKOSH BOOKSTORE:**
  http://bookstore.uwosh.edu

HOW THE COST OF ATTENDANCE IS DETERMINED

Your estimated cost of attendance is determined by the Financial Aid Office and is a modest, standardized estimate of what it will cost you to attend UW Oshkosh for the academic year. The cost of attendance is comprised of the following elements:

Tuition and Fees	Books and Supplies
Loan Fees	Transportation
Room and Board	Personal Expenses

TUITION AND FEES

All four-year public universities in Wisconsin have tuition rates re-evaluated annually. Information regarding UW Oshkosh tuition and fees may be reviewed at the Student Financial Services website at **www.uwosh.edu/student_financial/student-accounts/tuition-and-fees**. Due to state budgetary obligations, tuition rates are reviewed and finalized each year around July for the approaching academic year. There is an average increase of 5.5% in tuition annually.

COST OF ATTENDANCE AND FINANCIAL AID ELIGIBILITY

Generally, financial aid awards cannot exceed the estimated cost of attendance. Your Cost of Attendance (COA), as determined by the university, minus your Expected Family Contribution (EFC), as determined by the information you reported on the FAFSA, is used to determine your Financial Need. This calculation is available for you to view in ***TitanWeb***. ***NOTE:*** *Not all programs require financial need, such as unsubsidized student loans and parent (PLUS) loans.*

SPECIAL COURSE FEES

Course fees may vary by academic department and each individual course is generally excluded from the estimated cost of attendance figures. If you are assessed additional required course fees, you may submit a written request for consideration of a cost of attendance adjustment. If approved, your cost of attendance will be adjusted and aid eligibility recalculated. However, this does not guarantee you will be eligible for additional aid. If you have other required additional educational expenses, contact us to discuss your special circumstances. For more information on special course fees, please visit **www.uwosh.edu/student_financial/student-accounts/tuition-and-fees/special-course-fees**.

CHILDCARE COST ADD-ON

If you have one or more children in daycare, you may qualify to have your cost of attendance increased in the amount for which you pay in childcare expenses for the applicable semester(s). If the other parent of the child is also a UW Oshkosh student, the cost of attendance increase may only be granted to one parent. The Childcare Cost Add-On Worksheet is available on the Financial Aid Office website at **http://www.uwosh.edu/fin_aid/forms**. Please note that you must provide the Daycare Provider's information and signature.

NOTE: *An increase in cost of attendance* ***will not*** *result in additional grant eligibility and does not guarantee additional loan eligibility. By submitting this form, you authorize the Financial Aid Office to offer you additional loans* ***if you qualify****.*

SUMMER FINANCIAL AID

To apply for financial aid for the summer term, you must submit the Summer Financial Aid Request form, available on the Financial Aid Office website at **www.uwosh.edu/fin_aid/forms**. These requests are typically available in mid-April. Students who wish to receive financial aid for the Summer 2013 semester must first file the 2013-2014 FAFSA, enroll in summer classes, check their "To Do List" in ***TitanWeb*** (complete any items listed), and submit the summer request form. The minimum number of credits required to be eligible for student loans in the summer is 3.5 for undergraduate students and 2.25 for graduate students. Your request is processed based on the number of credits in which you are enrolled on the day the form is processed. If you are interested in financial aid for Summer 2014, the request form will be available around mid-April 2014 and you must file the 2014-2015 FAFSA.

NOTE

If you have been convicted of violating any federal or state drug possession or sale laws, determine your eligibility for federal student aid by completing the FAFSA Drug Conviction Worksheet, which will be sent to you with your Student Aid Report (you may still be eligible to receive federal student aid). Even if you think you may be ineligible for federal student aid, you are encouraged to complete and submit the FAFSA.

SUMMER COST OF ATTENDANCE (COA)

Your summer cost of attendance, also known as a budget, is a standardized estimate of what it will cost you to attend UW Oshkosh for the summer term. Summer budgets are based on actual enrollment as of the day the summer Financial Aid Request form is processed. For information on summer tuition charges, please visit the Student Accounts Office website at **www.uwosh.edu/student_financial/student-accounts/tuition-and-fees/Summer-2011**

FINANCIAL AID AVAILABLE DURING THE SUMMER TERM

Federal financial aid in the summer may include the Pell Grant, Subsidized and/or Unsubsidized Direct Loans, Direct PLUS (parent) Loans, Direct Graduate PLUS Loans, and Work-Study. Amounts available to a student in the summer term depend on many factors, including enrollment status, a prorated Expected Family Contribution (EFC), as calculated by Federal Methodology, and the amount of financial aid used in the preceding and/or approaching academic year, depending on the circumstances.

FINANCIAL AID ELIGIBILITY

Eligibility for federal student aid is based on several different factors. Listed below are the general criteria you must meet to be eligible for federal student aid. Note

that each financial aid award program may have additional criteria you must meet to be eligible for that particular program.

Generally, to be eligible for financial aid, you must:
• File your Free Application for Federal Student Aid (FAFSA) at **www.fafsa.gov** (you are encouraged to file your FAFSA and have a complete financial aid file by the UWO March 15th priority date to be considered for limited funded programs).
• Have a high school diploma or a General Education Development (GED) certificate (exceptions apply, including an approved home-school setting or passing an ability-to-benefit test approved by the U.S. Department of Education).
• Be working toward a degree or certificate in an eligible program.
• Be a United States citizen or eligible non-citizen.
• Have a valid Social Security Number (SSN).
• Register with the Selective Service, if required. You can register online when you complete the FAFSA on the Web or you can call (847) 688-6888.
• Certify, by means of your signature on the FAFSA, that you are not in default on a federal student loan and do not owe money on a federal student grant.
• Certify, by means of your signature on the FAFSA, that you will use federal student aid only for educational purposes.

FINANCIAL NEED DETERMINATION

Cost of Attendance (COA)

- Expected Family Contribution (EFC)

= Financial Need

Your eligibility for need-based programs is calculated by subtracting your Expected Family Contribution (EFC) as determined by the FAFSA from your estimated Cost of Attendance (COA) as determined by the UW Oshkosh Financial Aid Office. The resulting figure, financial need, is an estimate of how much funding you "need" to afford UW Oshkosh for the academic year. You cannot receive any need-based funding in excess of your calculated financial need (see page 20 to see which programs are need-based). Not all financial aid programs require financial need.

EXPECTED FAMILY CONTRIBUTION

The information reported on your FAFSA is utilized by the federal processor to calculate your Expected Family Contribution (EFC). Your EFC is the combined expected contributions from you and your parents, if dependent, or spouse, if married. The formula used to calculate your EFC is established by federal law and is used to determine your eligibility for student aid programs. The analysis takes into consideration a variety of factors, including income from work, adjusted gross income, family size, and number of family members in college. The EFC is an estimate of what you and your family might be able to contribute toward your education. If you feel your current situation is not accurately reflected on your FAFSA, you may speak with your counselor to discuss your situation.

PURPOSE

The law governing Federal Student Aid programs is based on the premise that the family is the first source of the student's support, and the law provides several criteria that decide if the student is considered independent of her/his parents for aid eligibility. Note that a student reaching the age of 18 or 21 or living apart from her/his parents does not affect her/his dependency status.

INDEPENDENT STUDENT STATUS

In order to be considered "independent" for financial aid purposes, you must be able to answer "yes" to at least one of the following questions found on the Free Application for Federal Student Aid (FAFSA):

- Were you born before January 1, 1990?
- As of today, are you married?
- At the beginning of the 2013-2014 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, Ed. D, or graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2013 and June 30, 2014?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you now and through June 30, 2014?
- At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- As determined by a court in your state of legal residence, are you or were you in legal guardianship?
- At any time on or after July 1, 2012, were you determined to be an unaccompanied youth who was homeless, as determined by your high school or district homeless liaison?
- At any time on or after July 1, 2012, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2012, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you cannot answer "yes" to one of the dependency status questions, then you are considered "dependent" and must provide parent information on the FAFSA. If you have questions about your dependency status, contact the Financial Aid Office to discuss your situation. Contact the UW Oshkosh Financial Aid Office at (920) 424-3377 or visit **www.studentaid.ed.gov/completefafsa** for help filing the FAFSA.

DOCUMENTING INDEPENDENT STUDENT STATUS

If you can answer "yes" to one of the dependency status questions, then you are considered "independent." The Financial Aid Office may require you to document your independent status. If you are asked to provide documentation, no federal or state financial aid will be awarded until the process is complete. To check the status of your financial aid, review your "To Do List" online in ***TitanWeb***.

COURSE REPEATS AND FINANCIAL AID ELIGIBILITY

According to federal legislation, repeat classes may only count towards financial aid eligibility if (a) the course was previously failed or (b) the course was previously passed only once. For more information, please visit the Financial Aid Office website at **www.uwosh.edu/fin_aid/process/eligibility/courserepeats**.

CAUTION: DROPPING A CLASS

The Financial Aid Office will cancel your financial aid if you fail to ***attend*** the required minimum number of credits to be eligible for financial aid, which is typically 6 credits for undergraduate students and 4.5 credits for graduate students. If your financial aid has already disbursed because you were enrolled in a course you subsequently dropped and never attended, you may be required to repay all of your financial aid that was disbursed.

ENROLLMENT

Financial aid is awarded based on the expectation that you will be enrolled in at least 12 credits as an undergraduate student or 6 credits as a graduate/professional student. You may not qualify for all of your financial aid if you are not enrolled in at least 12 credits as an undergraduate or 6 credits as a graduate/professional student.

ATTENTION: FEDERAL PELL GRANT RECIPIENTS

Federal Pell Grants are disbursed later than other financial aid programs at UW Oshkosh, approximately two weeks after the first day of classes. If you are a Federal Pell Grant recipient and you are enrolled or are planning to enroll in fewer than 12 credits, the Financial Aid Office will review your enrollment status after classes begin and adjust your Pell Grant accordingly. ***Please note that dropping a class may impact your Federal Pell Grant award. If your Pell Grant has disbursed for the semester and you drop a class before it has begun (such as an interim class), you will be required to repay the portion of the Pell Grant awarded for those credits.***

MINIMUM ENROLLMENT BY AID PROGRAM

Financial aid programs may differ in the minimum number of credits in which you must be enrolled to receive the full award. Some financial aid programs may have prorated amounts for less than full-time enrollment whereas some programs may require at least part-time or full-time enrollment in order to receive any funding. For information regarding specific program minimum enrollment requirements, please visit **www.uwosh.edu/fin_aid/types-of-financial-aid**.

DUAL ENROLLMENT

Dual enrollment is when you are enrolled at two institutions during the same enrollment period. If you enroll at UW Oshkosh and at another institution during the same semester, the class(es) you are taking at the other school could be counted as part of your total academic enrollment and thus be eligible for financial aid. For information on how to receive financial aid for dual enrollment, please visit **www.uwosh.edu/fin_aid/process/eligibility/dual-enrollment**.

WITHDRAWING AND/OR DROPPING CLASSES

If you are considering withdrawing and/or dropping classes in which you are enrolled, please be aware that your financial aid may be reduced and/or cancelled.

WHAT HAPPENS TO MY FINANCIAL AID IF I WITHDRAW (DROP ALL CLASSES)?

If you withdraw (drop all of your classes) prior to the first day of classes and financial aid has disbursed, all of your financial aid will be cancelled and you will be required to repay the University. If you drop some, but not all credits prior to the first day of classes (and aid has disbursed), your remaining enrollment status will be evaluated to determine if you meet the criteria for the financial aid you have received. If you do not meet the criteria, your aid will be adjusted or cancelled and you will be required to repay the amount for which you were ineligible to the University.

If you withdraw after the first day of classes, you and the University may be expected to repay some or all of the financial aid you have received for the semester. If you withdraw within the tuition/fees refund period, as determined by the Student Accounts Office, the Financial Aid Office is required by federal law to determine if your University refund must repay some or all of the financial aid you received. The date in which you withdraw determines whether you receive a refund as well as the amount of the refund. It also determines how much aid you and the University are expected to repay to the federal financial aid program(s). Therefore, it is not possible to accurately predict how much you must repay until after you have withdrawn.

What are attempted credits?

Attempted credits include all UW Oshkosh credits, including drops/withdrawals, in which you are enrolled after a pre-determined census date for the semester (listed on the Financial Aid Office website) as well as all credits transferred from any other postsecondary institution. Repeated courses are treated as additional attempted

After you withdraw, you will receive a letter from the Financial Aid Office explaining which financial aid program(s) your refund repaid, if applicable. If your refund is not enough to repay the amount of aid the University must return to the federal government, you will receive a notice of the remainder due. You may be required to repay financial aid programs directly using your own funds. If you fail to repay or fail to make satisfactory arrangement to repay, you may lose your eligibility to receive future federal and state financial aid.

NOTE: *If the official withdrawal date is after the 60% point in the semester, repayment is typically not required.*

WHAT IF I DROP CREDITS, BUT REMAIN ENROLLED IN AT LEAST SIX CREDITS?

In most cases, you are not expected to repay financial aid awards you received for the semester as long as you remain enrolled in at least 6 credits (4.5 credits for graduate students). However, dropping credits may affect your future eligibility for financial aid. Dropping too many credits over the course of several semesters could negatively affect your Satisfactory Academic Progress (SAP) status and result in you becoming ineligible for federal, state, and some institutional financial aid programs. For more information, please visit **www.uwosh.edu/fin_aid/process/eligibility/satisfactory-academic-progress.**

ACADEMIC PROGRESS (UNDERGRADUATES)

In order to be eligible for student financial aid, UW Oshkosh, in accordance with the U.S. Department of Education, requires that students must meet Satisfactory Academic Progress (SAP) standards. The Financial Aid Office has established guidelines, based on federal regulations, for evaluating your academic progress. The financial aid SAP standards are not exactly the same as the academic standards of the University or academic departments. Your academic record will be monitored to ensure compliance with the requirements specified below. Failure to meet the following standards will result in a loss of eligibility for federal, state, and some institutional financial aid programs (Satisfactory Progress, 2011).

- ***Maintain a minimum 2.00 cumulative UW Oshkosh GPA***
- ***Successfully complete 67% or more of all credits attempted***
- ***Complete your first undergraduate degree within 180 attempted credits***

For more information about Satisfactory Academic Progress (SAP) at UWO, visit **www.uwosh.edu/fin_aid/process/eligibility/satisfactory-academic-progress**.

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS APPEAL PROCESS

If you become ineligible for financial aid because you are not meeting the minimum Satisfactory Academic Progress (SAP) standards, but feel you have experienced unique, extenuating circumstances, you may consider a financial aid SAP appeal:

- **Complete and submit the Satisfactory Academic Progress (SAP) appeal form, available online at http://www.uwosh.edu/fin_aid/forms.**
- **Be prepared to submit additional information upon request, such as supporting documentation (incomplete information will delay the processing of the appeal).**
- **Following the review of your appeal, you will be contacted via email. If your appeal is approved, you will be eligible for aid under a probationary period. Committee decisions are final and are not subject to further review.**

INTERNATIONAL STUDENTS

International students are generally ineligible for Federal Student Aid programs. To be eligible for federal student aid, you must be classified as:

- a United Status citizen,
- a United States national (includes natives of American Samoa or Swain's Island), or
- a United States permanent resident with an I-151, I-551, or I-551C Alien Registration Receipt Card.

If you are not in one of the above categories, you must have an Arrival-Departure Record (I-94) from the U.S. Department of Homeland Security (DHS) showing one of the following designations in order to be eligible for federal student aid:

- "Refugee"
- "Asylum Granted"
- "Parolee" (I-94 confirmed paroled for a minimum of one year and status has not expired)
- "Cuban-Haitian Entrant"

If you have a Notice of Approval to Apply for Permanent Residence (I-171 or I-464) only, you are ineligible for federal aid. If you are in the United States on an F1 or F2 student visa only, or a J1 or J2 exchange visitor visa only, you are ineligible for federal student aid. Also, persons with G-series visas (pertaining to international organizations) are ineligible for federal student aid.

Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau may qualify for Federal Pell Grants, Federal Supplement Educational Opportunity Grants (SEOG), and/or Federal Work-Study only. These applicants should contact the Financial Aid Office for more information.

For more information about studying at the University of Wisconsin Oshkosh as an International Student, please visit the Office of International Student Services website at **www.uwosh.edu/oie/iss**. International students may also contact the UW Oshkosh Foundation at **www.uwosh.edu/foundation** for scholarship opportunities.

GRADUATE STUDENTS

For information on Graduate Studies programs and admission, please visit the Graduate Studies website at **www.uwosh.edu/gradstudies**.

GENERAL ELIGIBILITY FOR GRADUATE STUDENTS

Graduate students must meet the general financial aid eligibility criteria listed in the **Financial Aid Eligibility** section. If you attend the University as a Graduate ***Special*** student, you are not fully admitted to a degree-seeking program and therefore are ineligible for financial aid. Graduate students are not eligible for federal grants.

ENROLLMENT STATUS FOR GRADUATE STUDENTS

In order to receive federal student loans, a graduate student must be admitted to a degree-seeking program and be enrolled in at least 4.5 credits of graduate coursework. In accordance with Federal regulations enacted by the U.S. Department of Education, the Financial Aid Office will cancel financial aid if a student fails to ***attend*** the required minimum number of credits to be eligible for financial aid (Return of Title IV, 2010).

ACADEMIC PROGRESS FOR GRADUATE STUDENTS

In order to be eligible for student financial aid, UW Oshkosh, in accordance with the U.S. Department of Education, requires that graduate students must meet Satisfactory Academic Progress (SAP) standards. The Office of Graduate Studies has established guidelines for successful academic progress.

GRADE POINT AVERAGE

- A cumulative graduate grade point average of at least a 3.00 must be earned on all work attempted as a graduate student. See the **Graduate Bulletin**.

DEGREE TIME LIMITS

- All academic requirements applying to a degree must be completed within a seven-year time period. Nursing has a five-year limit. The time limit is four years for GAP's and Certificates. The time period begins with the beginning date of the first term in which course(s) were taken that apply to the degree/GAP/certificate. The time period ends with the semester the final degree requirement is completed. See Graduate Studies **graduation information**.

FALL 2013 GRADUATES

In accordance with federal regulations, your student loan(s) must be adjusted to directly reflect your enrollment for your final term of study if you were not enrolled in the summer term. This regulation requires the school to prorate your student loan(s) based on the number of credits in which you are enrolled at the time of disbursement. If your loans must be prorated, you will be contacted by the Financial Aid Office. For more information, please visit the **Financial Aid Office website** (Annual Loan Limit Progression, 2007).

TRANSFER STUDENTS

As a transfer student at UW Oshkosh, you may or may not receive the same type or amount of aid you were awarded at your previous institution. Financial aid does not simply transfer from one school to another. If you have previously completed a FAFSA, you may make corrections to include the UW Oshkosh School Code (003920). If you have already included our school code, you will receive information via email once you have been admitted (for information regarding campus email, please visit the **Academic Computing Services website**).

IMPORTANT NOTES FOR TRANSFER STUDENTS

- Notify your previous school that you are transferring to UW Oshkosh.
- Notify your scholarship donors you are transferring to UW Oshkosh and report your scholarships at **www.uwosh.edu/fin_aid/forms**.
- Respond promptly to requests for information from the Financial Aid Office.

FINANCIAL AID PROGRAMS

The University of Wisconsin Oshkosh Financial Aid Office administers many federal, state, and institutional financial aid programs. General information is provided

below. If you cannot find the answer to your question, please contact the Financial Aid Office at (920) 424-3377 or email us at fao@uwosh.edu.

NEED-BASED VERSUS NON-NEED BASED AWARDS

TYPE OF AWARD	NEED-BASED?
Scholarships	Varies
Grants	Generally, Yes
Federal Work-Study	Yes
Federal Perkins Loan	Yes
Federal Nursing Loan	Yes
Federal Subsidized Stafford Loan	Yes
Federal Unsubsidized Stafford Loan	No
Federal PLUS (Parent) Loan	No
Graduate PLUS Loan	No
Private/Alternative Loans	No

SCHOLARSHIPS

Prospective University of Wisconsin Oshkosh students may find information regarding freshman scholarships online at the Office of Undergraduate Admissions website at **www.uwosh.edu/admissions/admissions-guidelines/freshmen/scholarships**. Current students may find scholarship information online at the Financial Aid Office website at **www.uwosh.edu/fin_aid/types-of-financial-aid/scholarships/available-scholarship**. The Financial Aid Office website lists university and private scholarships.

REPORT YOUR OUTSIDE SCHOLARSHIPS

Outside/private scholarships are considered educational resources and must be included in your financial aid award package. It is your responsibility to report all assistance to the Financial Aid Office. We encourage you to report any additional assistance as soon as possible to avoid having to repay financial aid at a later date. You should report scholarship information by completing the Scholarship Report Form available online at **www.uwosh.edu/fin_aid/forms**.

DELIVERY INFORMATION FOR SENDING SCHOLARSHIP CHECKS

If you are receiving a scholarship from a donor outside the University, please instruct the donor to send the scholarship check directly to:

The University of Wisconsin Oshkosh

You are expected to pay the charges on your student account prior to or at the beginning of each semester. An alternative is to select the **Partial Payment Plan** option available through the Student Accounts Office, which allows payment as follows:

For Fall/Spring

- **10% due by the first payment date,**
- **45% due by the 2nd payment date, and**
- **45% due by the 3rd payment date**

For Summer

- **50% due by the first payment date**
- **50% due by the second payment date**

Finance charges are assessed after the first installment at a 1% monthly rate.

For more information and to enroll in the **Partial Payment Plan**, contact the Student Accounts Office at (920) 424-1332.

Student Accounts Receivable
800 Algoma Blvd.
Oshkosh, WI 54901

The scholarship check will be reviewed and if the check does not require endorsement, the check will be credited to your charges. If your endorsement is required on the check, you will be contacted to come in and endorse the check.

IF A DONOR SENDS A SCHOLARSHIP CHECK DIRECTLY TO YOU

If a donor sends a scholarship check directly to you, please endorse the check (if applicable) and send it to the Student Accounts Office (see address information above) along with a copy of any other information the donor sent you (i.e., an award letter). You may also drop the check off in person in 236 Dempsey Hall. If you have questions about dropping off or sending in a scholarship check, please contact the Student Accounts Office at (920) 424-1332.

UW OSHKOSH HAS NOT RECEIVED YOUR SCHOLARSHIP CHECK

It is your responsibility to ensure the scholarship funds you are awarded from private agencies are sent to UW Oshkosh. You should contact your donor if your check has not been received by UWO. You are responsible for paying your UWO charges by the due date listed, even if expected scholarship funds are yet to be processed. If you do not pay by the due date in ***TitanWeb***, you may be charged a non-refundable late payment fee. Contact the Student Accounts Office at (920) 424-1332 for details. You may want to consider opting for the **Partial Payment Plan** available through the Student Accounts Office.

OUTSIDE SCHOLARSHIPS AND YOUR UNIVERSITY CHARGES

Outside scholarships that have been received and processed by the Student Accounts Office will be applied to your student account. These scholarships will be listed on your student account and the amount will be subtracted from the amount owed. If your UWO account is paid in full when the scholarship check is processed, the Student Accounts Office ***will not*** automatically process a refund. If you would like to be refunded excess scholarship funds, you will need to submit a written request to the Student Accounts Office, which is subject to review.

DISBURSEMENT OF OUTSIDE SCHOLARSHIPS

Scholarships awarded through outside agencies will generally be credited to your student account once the check(s) has been endorsed appropriately. ***Outside***

ACG/SMART GRANTS

Beginning with the 2011-2012 academic year, the federal government no longer funds the Academic Competitiveness Grant (ACG) or the National Science and Mathematics Access to Retain Talent (SMART) grant. The Financial Aid Office will continue to review student eligibility to award students with other federal and state financial aid programs.

scholarship awards of $500 or more are typically divided between fall and spring semesters unless the donor explicitly instructs the Financial Aid Office otherwise.

OUTSIDE SCHOLARSHIPS AND ENROLLMENT STATUS

If you are no longer enrolled at UW Oshkosh and you are in receipt of an outside scholarship, the Financial Aid Office will return the scholarship for that particular semester in which you are not enrolled to the donor. In addition if you fail to meet criteria set forth by a scholarship donor, the Financial Aid Office has the responsibility to return the funds to the donor.

SCHOLARSHIPS FROM UW OSHKOSH CAMPUS DEPARTMENTS

The Financial Aid Office is notified directly of scholarship awards from units at the University. There is no need to report these scholarships. If you believe you have been awarded a scholarship, but do not see it posted on your financial aid summary, please contact your department or the UW Oshkosh Foundation to inquire. Typically, these scholarships are not posted to your financial aid summary until after July 1st for the upcoming academic year.

UNIVERSITY SCHOLARSHIPS ADMINISTERED BY THE FINANCIAL AID OFFICE

Each year, the Financial Aid Office coordinates the application and selection process for a select few endowed scholarships through the UW Oshkosh Foundation. These scholarships are typically due in early February each year. These scholarships are listed on the Financial Aid Office scholarships webpage and require the FAFSA.

GRANTS

A grant is a type of financial aid program that is generally not repaid and whose source could be through federal, state, or institutional funds. Federal and state grants are typically awarded to undergraduate students only, but institutional grants may be awarded to undergraduate and/or graduate/professional students. Grants are usually need-based programs. Generally, information reported on the FAFSA is used to determine grant eligibility. For more information and a list of grant programs available at UW Oshkosh, please visit the Financial Aid Office website at **www.uwosh.edu/fin_aid/types-of-financial-aid/grants**.

Students who are borrowing a Federal Direct Subsidized and/or Unsubsidized loan for the first time are required to complete Loan Entrance Counseling online at www.studentloans.gov.

WORK-STUDY

Work-study is a type of financial aid designed to promote part-time employment for students. If you are awarded work-study funds, you are responsible for finding your own job and meeting hiring requirements in order to receive the funds. You can search for available jobs online at **www.uwosh.edu/career/TitanJobs**. Working at an hourly rate, you are allowed to earn the total work-study amount you have been awarded. ***Work-study funds are disbursed on a regular basis through paychecks from the employer (see Special Disbursements on page 29).*** Generally, work-study may help you avoid excessive debt while in college because you earn as you learn. It may also provide you with additional preparation for your post-graduation job search since many work-study positions are in career-related areas and/or offer you more responsibility each year you work. For more information about work-study, please visit **www.uwosh.edu/fin_aid/types-of-financial-aid/work-study**.

LOANS

A loan is a type of financial aid that generally requires repayment, even if you do not complete your academic program. Federal and institutional loans may be awarded to undergraduate students and graduate/professional students. Loans can be need-based or non-need-based. Generally, information included on the FAFSA is used to determine eligibility for loan eligibility. For a list of the loan programs offered at UW Oshkosh, please visit **www.uwosh.edu/fin_aid/types-of-financial-aid/loans**.

BORROWING A STUDENT LOAN

Choosing to borrow a student loan has significant consequences for you, both now and in the future. A student loan must be repaid after you leave school, even if you do not complete your academic program. The Financial Aid Office encourages you to borrow only what is necessary based on a careful evaluation of your expenses and funding options. For assistance budgeting, please fill out the financial aid budgeting worksheet, available at **www.uwosh.edu/fin_aid/forms**. You are also encouraged to visit a new online financial literacy tool available for UW Oshkosh students at **www.cashcourse.org/uwosh**.

DIRECT LOANS

The University of Wisconsin Oshkosh utilizes the Direct Loan Servicing Center (DLSC) to process Federal Stafford Loans for undergraduate and graduate/professional students as well as for parent and graduate PLUS loans. For questions regarding

interest accrual and repayment, please contact the DLSC at (800) 848-0979 or you can view Direct Loans publications online at **www.direct.ed.gov/pubs/profpubs.html**.

FEDERAL STAFFORD LOAN REPAYMENT AND CONSOLIDATION

Repayment on Federal Stafford Loans begins six months after you graduate or drop below six credits (during the academic year). These loans are automatically deferred while you are enrolled in at least six credits during the academic year. To view your federal loan history, please use your U.S. Department of Education PIN to login at **www.nslds.ed.gov**. All federal loans disbursed after July 1, 2010 at UW Oshkosh are processed through the Direct Loan Servicing Center (DLSC). You can view Direct Loans and your loan status at **www.myedaccount.com**. If you borrowed a federal loan at UW Oshkosh prior to July 1, 2010, it was through the Federal Family Education Loan Program (FFELP) and you would have had a lender other than Direct Loans. If you would like to consider consolidating your federal loans, please visit **www.loanconsolidation.ed.gov**. For additional information and questions regarding your federal student aid, you may call the Federal Student Aid Information Center (FSAIC) at (800) 433-3243.

FEDERAL PERKINS AND NURSING LOANS

GRADE LEVEL CHANGES

If you change grade levels during the middle of an academic year, your loans are not automatically recalculated. In order to receive your new annual loan limit, you must contact the Financial Aid Office and request additional loans.

FEDERAL STAFFORD LOAN ORIGINATION FEES AND REBATES

There is a 1.072% origination fee for all Federal Direct Stafford Subsidized and Unsubsidized Loans. This amount is automatically deducted upon disbursement by the U.S. Department of Education. Beginning with loan disbursed on July 1, 2012, there are no longer up-front rebates. To retain the upfront rebate from a prior term, borrowers who are in loan repayment must make the initial twelve consecutive monthly payments on time. For more information about the loan rebate from a prior term, contact the DSLC at (800) 848-0979.

FEDERAL STUDENT LOAN LIMITS

See the following charts for federal maximum annual and aggregate limits. Your individual maximum loan amount per academic year is calculated by the Financial Aid Office based on information from your FAFSA, the number of credits you have completed, and your estimated Cost of Attendance (COA).

ANNUAL LIMITS FOR FEDERAL STAFFORD LOANS
FIXED INTEREST RATES ARE AS FOLLOWS*:
SUBSIDIZED: 3.86% FOR LOANS FIRST DISBURSED AFTER JULY 1, 2013

There is no aggregate limit for Federal Direct PLUS or Federal Direct Grad PLUS loans.

UNSUBSIDIZED: 3.86% FOR LOANS FIRST DISBURSED AFTER JULY 1, 2012		
DEPENDENT UNDERGRADUATES	**SUBSIDIZED***	**SUBSIDIZED & UNSUBSIDIZED**
0-29 hours†	*$3,500*	*$5,500*
30-59 hours†	*$4,500*	*$6,500*
60+ hours†	*$5,500*	*$7,500*
INDEPENDENT UNDERGRADUATES	**SUBSIDIZED***	**SUBSIDIZED & UNSUBSIDIZED**
0-29 hours†	*$3,500*	*$9,500*
30-59 hours†	*$4,500*	*$10,500*
60+ hours†	*$5,500*	*$12,500*
Grad/Professional Students	*$0*	*$20,500 (unsubsidized only)*

†Refers to completed credits only

NOTE FOR SUMMER AND FALL GRADUATES: *Federal regulations require that an undergraduate's Federal Direct Loan be prorated if the student has less than one academic year remaining in his/her academic program for graduation. Loan proration is calculated using "proportional proration calculation," meaning your credits of enrollment at disbursement during your final semester are divided by the number of credits in an academic year. This percentage indicates the percentage of your annual student loan limit you are eligible to receive. If your loans must be prorated, you will be contacted by the Financial Aid Office.*

ANNUAL LIMITS FOR OTHER FEDERAL LOANS		
LOAN PROGRAM	**RESTRICTIONS**	**LOAN LIMIT**
Federal PLUS Loans†	*Parents of Dependent Students*	*COA minus other aid*
Federal Graduate PLUS Loans††	*Graduate/Professional Students*	*COA minus other aid*

†Federal Direct PLUS Loans have a fixed interest rate of 6.41% and repayment begins 60 days after the final disbursement (option to defer by contacting the Direct Loan Servicing Center).
††Federal Direct Graduate PLUS Loans have a fixed interest rate of 6.41% and there is no grace period before repayment begins.

AGGREGATE LIMITS FOR FEDERAL STAFFORD LOANS		
STUDENT CLASSIFICATION	**SUBSIDIZED**	**SUBSIDIZED + UNSUBSIDIZED**
Dependent Undergraduates	*$23,000*	*$31,000*
Independent Undergraduates	*$23,000*	*$57,500*
Graduate/Professional Students	*$65,500*	*$138,500*

ELIGIBILITY FOR FEDERAL DIRECT PLUS LOANS

Parents of dependent students may be eligible to apply for a Parent Loan for Undergraduate Students (PLUS). Please review the PLUS processing steps online at **www.uwosh.edu/fin_aid/process/receiving-aid** for details and information on how

to apply. The PLUS request process includes a credit check, performed by the U.S. Department of Education, which requires additional time to complete.

FEDERAL DIRECT PLUS LOAN ORIGINATION FEES AND REBATES

There is a 4.288% loan origination fee for all Federal Direct PLUS Loans. This amount of the loan is automatically deducted upon disbursement by the U.S. Department of Education. Beginning with loans first disbursed on July 1, 2012, there are no longer up-front rebates. To retain the upfront rebate from a prior term, borrowers who are in loan repayment must make the initial twelve consecutive monthly payments on time. For more information about retaining the loan rebate from a prior term, contact the DLSC at (800) 848-0979.

MASTER PROMISSORY NOTES

A Master Promissory Note (MPN) is a legally binding document that must be signed by the student or parent borrower before loan funds are disbursed. The promissory note states the terms and conditions of the loan, including interest rate, fees, repayment schedule, deferment, and cancellation policies. The Financial Aid Office recommends students and parents sign applicable Master Promissory Note(s) electronically at **www.studentloans.gov**. Completing a paper MPN will delay the receipt of loan funds. A parent borrowing for more than one student must complete a PLUS MPN for each student. An MPN may be valid for up to ten years.

FREQUENTLY ASKED QUESTION

Is it legal for a 17-year old student to sign a promissory note for a student loan, even though the student has not yet reached the age of majority?

Normally, a minor cannot be held liable for a contract he/she signs. However, in 1992, the Higher Education Act was amended to permit eligible students to sign promissory notes for their own Federal student loans.

LOAN DISPUTES

If there is a dispute regarding your federal student loans at UW Oshkosh and the dispute is not resolved, you are entitled to contact the Federal Student Aid Student Loan Ombudsman's Office:

Phone: (877) 557-2575 (toll free)
Fax: (202) 275-0546
Email: fsaombudsmanoffice@ed.gov
Website: www.ombudsman.ed.gov

U.S. Department of Education
FSA Ombudsman
830 First Street, NE
Washington, D.C. 20202-5144

GRADUATE PLUS LOANS

The University of Wisconsin Oshkosh utilizes the Direct Loan Processing Center (DLSC) to process Federal Direct Graduate PLUS Loans. For questions regarding interest accrual and repayment, please contact the DLSC at (800) 848-0979. Graduate PLUS loans are automatically deferred while you are enrolled at least half-time and repayment begins after you graduate or drop below half-time status.

GRADUATE PLUS LOAN ORIGINATION FEES AND REBATES

There is a 4.288% loan origination fee for Graduate PLUS Loans. This amount of the loan is automatically deducted upon disbursement by the U.S. Department of Education. Beginning with loans first disbursed on July 1, 2012, there are no longer up-front rebates. To retain the upfront rebate from a prior term, borrowers in loan repayment must make the initial twelve consecutive monthly payments on time. For more information about retaining the loan rebate from a prior term, contact the DLSC at (800) 848-0979.

PRIVATE OR ALTERNATIVE LOANS

Private or alternative student loans are designed to help you bridge the gap between the cost of education and the amount of financial aid already offered (e.g., scholarship, grants, and federal loans). Alternative loans are different from the federal loans in that they generally:

- are private loans offered directly by banks or financial institutions,
- do not require a FAFSA or financial need and have higher interest rates,
- require a credit-check and a co-signer (and a credit-check on the co-signer),
- and begin to accrue interest at the time of disbursement.

Please review additional information about private/alternative loans available online at **www.uwosh.edu/fin_aid/types-of-financial-aid/loans/alternative-loans**.

VOLUNTEER SERVICE BENEFITS

Volunteer Service loan deferments may be available for particular programs, such as the Peace Corps (**www.peacecorps.gov**) and AmeriCorps (**www.americorps.gov**). Please contact the applicable program to determine if you are eligible for a loan deferment.

AMERICORPS BENEFITS

After successfully completing a term of service, AmeriCorps members may be eligible to receive an Education Award to pay education costs or repay student loans. For more information, please visit **www.americorps.gov**. If you are currently participating in AmeriCorps and have questions about your Education Award or student loan deferment, you should contact National Service Trust at (800) 942-2677.

BOOK PURCHASES

Financial aid recipients may use their ***TitanCard*** to purchase textbooks at the University Bookstore. The charges will appear on your student account. This allows students to purchase their textbooks early in preparation for classes. For more information, please contact the Student Accounts Office at (920) 424-1332.

TEACHER LOAN FORGIVENESS

Teacher loan forgiveness programs are intended to encourage individuals to enter and continue in the teaching profession. For detailed information on eligibility requirements to have portions of your Perkins and/or Stafford loan(s) cancelled, please visit **http://studentaid.ed.gov/tc/**. Various other organizations may also offer loan forgiveness opportunities for teachers.

DISBURSEMENT OF FINANCIAL AID

Financial aid awards will typically be applied to your student account each semester about one week prior to the first day of classes provided you have a complete financial aid file. Generally, funds are issued in two disbursements, one in the fall semester and one in the spring semester to correspond with billing. If the amount of financial aid disbursed is less than your student account charges, you are responsible for paying the difference. For additional information available online, please visit **www.uwosh.edu/fin_aid/process/paying-your-bills**.

EXCESS FINANCIAL AID REFUNDS

If your financial aid exceeds the amount due on your student account, you will have a credit balance on your account and will receive an excess financial aid refund from the Student Accounts Office (except for outside scholarships). Questions about financial aid that has not applied to your student account should be directed to the Financial Aid Office. ***NOTE:*** *Excess PLUS loan funds are issued directly to the student with explicit permission from the parent via the PLUS Loan Request form.*

DIRECT DEPOSIT/ELECTRONIC FUNDS TRANSFER

Direct deposit allows you to avoid unnecessary delays in receiving your excess funds and will directly deposit excess funds into your bank account. These funds will be deposited by the Student Accounts Office into a bank account you designate following the posting of the transaction on your student account. To enroll in Direct Deposit, login to ***TitanWeb*** and click the Direct Deposit link in the Finances section. A new window will open to the QuikPay system (be sure popup blockers are turned off).

Click the Direct Deposit link on the left-hand side of the page. Follow the instructions and save the confirmation page for your records. You may also follow this process to check if you have setup Direct Deposit in the past and/or to change your Direct Deposit settings. If you have any questions about enrolling in Direct Deposit, please contact the Student Accounts Office at (920) 424-1332.

SPECIAL DISBURSEMENTS

- **OUTSIDE/PRIVATE SCHOLARSHIP DISBURSEMENT**
  - Scholarships awarded through outside agencies will generally be credited to your account once the check has been endorsed appropriately. Outside scholarship awards of $500 or more are typically divided between fall and spring semesters unless the donor explicitly instructs otherwise. If your UWO student account is paid in full when the scholarship is processed, the Student Accounts Office ***will not*** automatically process a refund. If you would like to be refunded excess scholarship funds, you will need to submit a written request to the Student Accounts Office, which is subject to review.
- **FEDERAL WORK-STUDY (FWS) DISBURSEMENT**
  - Federal Work-Study is disbursed much differently than other financial aid awards. You will receive a bi-weekly paycheck based on the hours you work. FWS funds must be earned and will never automatically credit your student account. Working at an hourly rate, you are allowed to earn the total work-study amount granted to you. You and your on-campus FWS employer are responsible for monitoring the status of the FWS award. Once your earning limit has been reached, you may no longer be eligible to work as an FWS employee.

- **FEDERAL PLUS LOAN DISBURSEMENT**
  - Federal PLUS Loan funds will be credited each semester to your student account typically one week before the first day of classes, provided you have a complete financial aid file. Excess funds, if applicable, will be issued to you, the student, with explicit permission from your parent via the PLUS Loan Request form.

YOUR STUDENT ACCOUNT

The Student Accounts Office allows you to view your charges and activity on your student account in ***TitanWeb***. Additional information regarding billing is available online at **www.uwosh.edu/student_financial/student-accounts**.

WHAT TO DO IF YOUR FINANCIAL AID HAS NOT CREDITED YOUR ACCOUNT

1. Check to see if you have received any emails from the Financial Aid Office or your Financial Aid Counselor regarding your financial aid status.
2. Check your "To Do List" in ***TitanWeb***. Complete all the steps listed to ensure financial aid will be available.
3. Check that you are enrolled in sufficient credits to receive the financial aid programs you have been awarded. Loans require at least six credits. ***NOTE:*** *The Federal Pell Grant is prorated based on your actual enrollment after a pre-determined census date.*
4. Contact the Financial Aid Office at (920) 424-3377 or fao@uwosh.edu and we will help you determine what additional steps need to be taken.

CONTACT STUDENT ACCOUNTS OFFICE WITH BILLING QUESTIONS

Cashier's Location:	236 Dempsey Hall
Hours:	8:30 a.m. to 4:00 p.m. (Monday through Friday)
Telephone:	(920) 424-1332
Email:	cashier@uwosh.edu
Website:	**www.uwosh.edu/student_financial/student-accounts**

INFORMATION SECURITY

The UW Oshkosh Financial Aid Office is responsible for ensuring the security of sensitive and confidential information that is gathered from students and parents in the financial aid application process. This information is protected under the Family Education Rights and Privacy Act of 1974 (FERPA or the Buckley Amendment) and the Gramm-Leach-Bliley Act of 2003 (GLB). UW Oshkosh lists policies and procedures on the Student Affairs website at **www.uwosh.edu/stuaff/policies-procedures** that describe UW Oshkosh's compliance with FERPA and GLB.

RESTRICTIONS ON ACCESS TO INFORMATION

FERPA restricts the information that the Financial Aid Office may release to unauthorized third parties. Typically, a student's protected financial and academic information cannot be released without the student's consent. The Financial Aid Office staff will release certain protected information when the student is present and provides proper photo identification, when the student calls the office and can correctly respond to certain personal identification questions, or when the student emails from his/her registered UW Oshkosh email address.

AUTHORIZATION TO RELEASE INFORMATION

Students may authorize others to contact the Financial Aid Office to discuss their financial aid information. You may complete a Student Information Release Authorization form, available through the Division of Student Affairs (**www.uwosh.edu/stuaff**) if you would like to authorize another person to discuss your financial aid information with the Financial Aid Office. Some personally identifiable information considered "directory information" can be released without a student's consent. Student may explicitly deny public access to this information by completing a request form available through the Division of Student Affairs.

SECURITY AND ACCOUNT INTEGRITY

You should never share your U.S. Department of Education PIN, Titan ID, or password with anyone else. Only the account owner is authorized to use PINs or access ***TitanWeb*** (see Granting Access in ***TitanWeb*** in the next section). If, for example, someone other than the student uses the student's PIN or ID and password – ***with or without the student's knowledge*** – that person may be committing fraud. While decisions about financial aid are often family matters, the Financial Aid Office and UW Oshkosh are required to maintain the security and integrity of individual accounts.

GRANTING ACCESS IN TITANWEB

You have the ability to provide access to another person to log on to ***TitanWeb*** through a separate account to view your financial aid awards, view your grades and term statistics, and view and pay your tuition and fees. Detailed instructions describing how to provide this access to a person you trust is available online at **http://www.uwosh.edu/home/current-students/instructions-for-granting-access-in-titan-web**. You are allowed a maximum of three additional accounts.

SPECIAL CIRCUMSTANCES

Occasionally, a student and/or family will face a change in financial circumstances, such as a loss of income or increased expenses. Individual circumstances may be considered in the re-evaluation of financial aid eligibility. When students and/or their families experience a loss of income, the information provided on the FAFSA may no longer accurately reflect the family's financial situation. In some cases, the Financial Aid Office may be able to adjust income information based on these "special circumstances." Students and/or their families may also experience increased mandatory expenses, such as additional medical/dental/disability expenses, required educational expenses, and/or transportation expenses, etc. In some cases, the

Financial Aid Office may be able to adjust the student's estimated Cost of Attendance (COA) based on these "special circumstances" as well. Adjustments to the FAFSA or the COA do not guarantee additional funds will be awarded. To request a re-evaluation of your financial aid package, contact the UW Oshkosh Financial Aid Office ***after*** you have been awarded financial aid for the academic year.

WISCONSIN RESIDENCY

Generally, you must be a bona fide resident of Wisconsin for at least 12 months prior to enrollment to be eligible for in-state tuition. For additional information, review the residency information online at **www.uwosh.edu/registrar/residency**. Student's have the right to submit an appeal to their residency determination. Please contact the Registrar's Office at (920) 424-3007 to discuss your situation and/or request an appeal.

FINANCIAL AID FOR SECOND OR SUBSEQUENT DEGREE

Minnesota Residents

You may qualify for in-state fees and tuition reciprocity. For more information and to apply online, visit **www.getreadyforcollege.org**. If you have additional questions, please contact the Minnesota Office of Higher Education at (800) 657-

You may be eligible for financial aid. However, some financial aid programs are only available to students seeking their first bachelor's degree, such as the Federal Pell Grant. Also, if you have already earned a degree from UW Oshkosh and are seeking a subsequent degree with the same designation (i.e., Bachelor of Arts or Bachelor of Science) in the same college (i.e., College of Business, College of Education and Human Services, College of Letters and Sciences, or College of Nursing), you are not eligible to receive financial aid. Students pursuing a second or subsequent degree must continue to meet financial aid Satisfactory Academic Progress (SAP) standards to receive financial aid. You are allowed up to 225 attempted credits to pursue a second or subsequent degree (see the Academic Progress section on page 15).

USING FINANCIAL AID TO STUDY ABROAD

In most cases, financial aid may be utilized for studying abroad. Visit the Office of International Education website for specific information on applying for financial aid for studying abroad at **www.uwosh.edu/oie/abroad/handbook/financialaid.php**.

FINANCIAL AID FOR NON-DEGREE-SEEKING STUDENTS

Generally, you must be a degree-seeking student, fully admitted to your academic program, to receive federal financial aid. Please contact the Financial Aid Office at (920) 424-3377 if you have questions regarding financial aid eligibility.

RECEIVING FINANCIAL AID FROM MORE THAN ONE SCHOOL

Generally, you cannot receive financial aid from more than one school at the same time. If you are attending another institution, but planning to earn your degree from UW Oshkosh, you may be eligible to receive financial aid from UW Oshkosh. To do so, you must complete a Consortium Agreement form, available on the Financial Aid Office website at **www.uwosh.edu/fin_aid/forms**. Typically, students must be enrolled in at least 6 credits at UW Oshkosh (4 credits for summer) in order to receive financial aid through a Consortium Agreement. However, this requirement does not apply to students in a study abroad program or in certain collaborative degree programs. Please contact the Financial Aid Office at (920) 424-3377 if you have any questions regarding Consortium Agreements.

AID FOR MILITARY PERSONNEL AND VETERANS OF ARMED FORCES

The U.S. Department of Education has established guidelines regarding the treatment of military personnel who are activated or reassigned for a period of more than 30 days. Please visit **www.ifap.ed.gov/dpcletters/GEN0113.html** for more information regarding these guidelines.

Veterans may be entitled to certain education benefits. To inquire, please contact the UW Oshkosh Veteran's Resource Center at (920) 424-1804 or visit the website at **www.uwosh.edu/registrar/veterans**. Certain Veteran's Benefits may be considered as a resource for financial aid purposes and may affect eligibility for other financial aid programs. For more information on whether or not your Veteran's Benefits will affect your financial aid, please contact the Financial Aid Office at (920) 424-3377.

FOR FAMILIES CONCERNED ABOUT EDUCATIONAL FUNDING

With the recent downturn of the U.S. economy, many students and families are concerned about financial aid options and are wondering whether financial resources are available to continue paying for college. The Financial Aid Office wants to assure UW Oshkosh students and their families that they will continue to have access to financial aid. Even if priority dates have passed and although resources are limited, funding will still be available for some financial aid programs, such as student and parent loan programs. If you have not applied for federal aid in the past, we urge you to do so as soon as possible at **www.fafsa.gov**. The University of Wisconsin Oshkosh cares deeply about how the economy is affecting UWO students. We know that

NOTE

Documents received in the Financial Aid Office are typically processed within 5-7 business days. Please check your ***TitanWeb*** for the most up-to-date financial aid information. If additional information is needed to complete your financial aid file, the Financial Aid Office will typically contact you via email. Check your "To Do List" in ***TitanWeb*** to see if there are items you need to complete in order for us to process your financial aid.

some students will need additional assistance to cover costs and we encourage you and your family to make the University your first point of contact for help with options for financing your education.

FINANCIAL LITERACY

It is recommended that students carefully plan how much money they should borrow. A budget should be prepared each year to itemize expenses, such as tuition/fees, books, room/board, transportation, and personal expenses. Consider all resources, such as part-time jobs, family contributions, summer earnings, and all sources of financial aid, including grants, work-study, and loans. To download an easy-to-use budgeting worksheet, please visit the Financial Aid Office forms page at **www.uwosh.edu/fin_aid/forms**.

UW OSHKOSH CASHCOURSE (WWW.CASHCOURSE.ORG/UWOSH)

CashCourse is a financial literacy tool made available to you by the National Endowment for Financial Education (NEFE), a non-profit organization dedicated to guiding college students through personal financial decisions before, during, and after college on issues such as developing budgets, utilizing credit cards, setting financial goals, financing a college education, and assessing job offers. While utilizing CashCourse, you may be directed to other websites and organizations. Access to the CashCourse website is provided as a courtesy and does not signify that the UW Oshkosh Financial Aid Office necessarily endorses all the material on or linked from the CashCourse website.

CONSUMER INFORMATION

Consumer information for students, parents, prospective students, and other interested parties can be found online by accessing the Financial Aid Office website at **www.uwosh.edu/fin_aid** and the Division of Student Affairs website at **www.uwosh.edu/stuaff/policies-procedures**.

FINANCIAL AID FORMS AND INFORMATION

The Financial Aid Office provides financial aid information available for your convenience on the Financial Aid Office website at **www.uwosh.edu/fin_aid**. There are also forms you may be required to complete and submit to the Financial Aid Office of which most are available online at **www.uwosh.edu/fin_aid/forms**. Please contact the Financial Aid Office if you have questions regarding the availability and accessibility of any financial aid information and/or financial aid forms.

ADDITIONAL INFORMATION AND RESOURCES

Veteran's Benefits	ROTC Scholarships	Bureau of Indian Affairs
Division of Vocational Rehabilitation (DVR)	Wisconsin Department of Public Instruction	Health and Human Services Loan and Scholarships

REFERENCES

Annual Loan Limit Progression, 72 FR 62021 (2007).

CashCourse (2011). Paying for College. Retrieved from http://www.cashcourse.org/uwosh/articles/articletype/categoryview/categoryid/97

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Satisfactory Academic Progress, 75 FR 66879 (2010).

Standards of Administrative Capability, 34 CFR 668.16 (2011).

Student Assistance General Provisions Retaking Coursework, 75 FR 66868 (2010).

Student Eligibility – General, 34 CFR 668.32 (2011).

UNIVERSITY OF WISCONSIN OSHKOSH

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2013-2014 Financial Aid Guide