

Office of Student Financial Aid

Award

GUIDE



WISCONSIN
UNIVERSITY OF WISCONSIN-MADISON

NOTICE

This guide explains your financial aid award offer and your responsibilities as an aid recipient. Read it carefully before accepting your financial aid offer. You are responsible for knowing this information. **This information was the most accurate available at the time of publication.** It is subject to change at any time without notice, due to the nature of federal, state, and institutional guidelines affecting aid. Be aware that any intentionally false statements or misrepresentations you make (written or verbal) in any phase of the financial aid process may eliminate you from future consideration for any assistance from UW–Madison, and may subject you to a fine, imprisonment, or both.

ALL FUNDS ARE SUBJECT TO REDUCTION OR CANCELLATION AT ANY TIME DURING THE SUMMER OR ACADEMIC YEAR. In the unlikely event that a change from the aid you accepted is necessary, we will notify you at the earliest possible date.

MISSION STATEMENT

The mission of the Office of Student Financial Aid is to provide access to financial resources to all students, particularly those from economically disadvantaged backgrounds, in a fair, sensitive, and confidential manner; to inform and educate students and their families about financial options; and to continually improve our services so students may take the best advantage of their educational opportunities.

CONFIDENTIALITY

The University of Wisconsin–Madison complies with federal and state privacy laws and regulations. The data in your file may only be released to authorized representatives of federal and state agencies, lenders, and university agents needing the information for awarding and advising. No one else, however, may review your file without your written consent or a subpoena or court order. If you want us to give information to someone else, such as a parent, spouse, other relative, or friend, you must provide written authorization.

Frequently Called Telephone Numbers

Bursar	608-262-3611
Fee Section	608-262-2367
Perkins, Health Professions, Nursing, Institutional, Short-term loans	608-262-1791
Registrar	608-262-3811
Student Financial Aid	
General Information, Appointments	608-262-3060
FAX	608-262-9068
Job Center	608-262-5627
Federal Direct, PLUS, GradPLUS, Private Loans	608-262-4987
Work-study Payroll Information	608-262-3801
University Housing	608-262-2522

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The University of Wisconsin–Madison does not discriminate in its employment practices and programs and activities on a variety of bases including: race, color, national origin, sex, disability or age. For information on other covered bases, and the names of the Title IX and Americans with Disabilities Act coordinators, contact the Office for Equity and Diversity at 179A Bascom Hall, Madison WI 53706, 608-263-2378, WTRS 7-1-1; website: www.oed.wisc.edu.

McBurney Disability Resource Center: Students seeking academic adjustments or auxiliary aides in order to participate in the university's programs or activities should contact the McBurney Center at: 702 W. Johnson St., Madison, WI 53715; Voice 608-263-2741; Text: 608-225-7956; Fax 608-265-2998; www.mcburney.wisc.edu. Other resources for disability issues on campus can be found at www.wisc.edu/adac/uw.html.

Your Aid Offer

ACCEPT, DECLINE, OR CHANGE YOUR AID OFFER

After you have received your financial aid offer from our office, you must accept or decline the funds you were offered. Go to your 'Student Center.' In the 'Finances' section find 'Accept/Decline Awards' and select an aid year. If you wish to make a change to your financial aid award, click on the "Administrative Request" link listed on the bottom of your award offer and follow the directions provided. Examples of such changes might include reducing a loan amount, reporting other aid you are receiving, switching work-study for loan, etc. We will send you an award revision when we have made the changes you requested.

If you are unable to access your award notification online, contact our office at 608-262-3060.

YOUR FINANCIAL AID AWARD

Awards are contingent on continued federal, state, and institutional funding and state legislation regarding tuition. Awards are subject to possible reduction or cancellation at any time during the summer or academic year. In the event that a change from the aid you accepted is necessary, we will notify you at the earliest possible date.

Read the descriptions of the types of aid in this guide before accepting or declining any aid. If you are unsure whether or not to accept work-study or a loan such as Federal Perkins Loan, Health Profession, or Nursing Loan, you should accept it now and have the funds temporarily reserved for you. If you decide not to take the loan, notify us so we can offer it to another student. Loans that are not accepted will be cancelled after 60 days. However, Federal Direct and PLUS loans may be reinstated throughout the year.

Financial aid can only be used to pay for courses that are required for your degree program. Once you receive a passing grade (D or better) in a course, you can only be paid financial aid for one more graded attempt. Although withdrawals do not count as graded attempts, they can impact your satisfactory academic progress (SAP). Discuss concerns about this with a counselor in the aid office before decisions are made.

OUTSIDE AID YOU MAY BE RECEIVING

You are obligated to notify us if at any time during the year you receive any type of financial assistance that you did not originally indicate on the application you submitted, or of any aid from outside sources you are receiving that is not listed on your award notice. This includes scholarships from all sources (including athletic scholarships); teaching, research, or project assistantships; fellowships; non-resident fee remissions; vocational rehabilitation support; and all aid from external sources. We may need to change your aid award as a result of your outside aid. Undergraduates should notify us via Administrative Requests in "Accept/Decline Awards" within the MyUW Student Center. Graduate and professional students should go to the "Report Grad/Professional Aid" link in the View Financial Aid section of MyUW Student Center.

Financial Aid Disbursement and Your Tuition Account

You can track which funds have been disbursed into your tuition account by accessing your Student Center through the My UW portal. In the Finances section, click on "Student Account Summary" and the appropriate school term. You can see all aid applied to your account, financial aid still pending, your tuition balance, and any refunds that were generated. Information about paying your tuition balance is included on the eBill that is e-mailed to you and authorized payers by the Bursar's Office.

Disbursement of Funds: Financial aid cannot be disbursed more than 10 days prior to the start of the fall and spring and five day prior to the start of summer. Disbursement depends on many factors, of which some you may be responsible (i.e., enrolled). Disbursed funds are applied directly to your tuition account.

Refunds: The Bursar's Office has an eRefunding process that allows students to have tuition refunds directly deposited to his/her personal savings or checking account. Students can enroll for direct deposit eRefund by logging on to the UW-Madison Student Center and clicking "eRefund Management" under the "My Account" tab. Visit www.bussvc.wisc.edu/bursar/gryerefund.html for more information. The eRefunds are processed daily, making them a convenient option for students to receive reimbursements. Tuition refunds can result from a student receiving financial aid that exceeds the amount of tuition owed, a reduction in tuition due to a dropped class, a term withdrawal, or a residency change. Students that do not sign up for an eRefund will receive a paper refund check sent to their posted mailing address. Paper checks are processed once a week. Parents that are due a PLUS Loan refund will still receive a paper check in the mail.

Grant funds: These funds typically do not require additional steps and will automatically be disbursed to your student account.

Perkins/Health Professions/Nursing/Institutional Loans:

The Bursar's office will contact you via e-mail after you have accepted your award to complete your promissory note online through ECSI.net. Required loan documents must be submitted for the funds to be disbursed. If your promissory note is not completed within 60 days of accepting the loan, we may cancel the loan and award it to another student.

Federal Direct Loan: If you are borrowing this loan for the first time at UW-Madison, you must complete Entrance Counseling and a Master Promissory Note (MPN). Both requirements must be completed online at studentloans.ed.gov after you accept your Federal Direct Loan(s) on the Student Center. Funds will not be disbursed until the requirements are complete.

Scholarships: Most university and non-university scholarship checks are sent directly to the Bursar's Office. Some agencies send checks directly to the student. If you have any questions about how, when, or where to get your checks, you should

contact the office or agency that made the award. If a check requires your endorsement, the funds cannot be automatically applied to your tuition account. You will have to go to the Bursar's Office to endorse the check.

Things You Need to Know

E-MAIL AND ADDRESS CHANGES

We send most of our correspondence to students at their wisc.edu e-mail address and/or mailing address.

Keep both addresses updated with the university at "My UW–Madison," <https://my.wisc.edu>.

NOT ATTENDING FALL TERM

If we offered you aid for both terms but you will not be enrolling until the spring term, you must notify us as soon as possible. We will reserve the spring term portion of your aid only if you notify our office of your plans in writing by October 1. Reinstatement of aid beyond October 1 will be dependent upon the availability of funds.

ENROLLING FOR LESS THAN FULL-TIME

In computing your aid award, we have assumed that you are enrolling on a full-time basis. If you enroll less than full-time, we may need to recalculate and possibly reduce your aid to reflect your reduced costs. Notify our office as soon as you are sure of your less-than-full-time enrollment. There may be a short delay before your aid funds are disbursed to your student account.

In particular, a student's Pell Grant eligibility is partly based on his/her enrollment status as of 5 p.m. the first day of classes. The Pell Grant will not be increased after that date even if the student subsequently enrolls full-time.

- **Note:** Half-time enrollment is 6 credits for undergraduate and law students; 4 credits for graduate and medical students; 7 credits for veterinary medicine students.
- If you are employed in a work-study position you must terminate work-study employment if you reduce your credit load below half-time.
- Student loan borrowers should investigate their loan repayment responsibilities and how these are affected by credit reductions. See "Important Notes on Loan Repayment" on page 16.
- Credits for which a student enrolls in an AUDIT capacity do not count for financial aid purposes.
- Credits for which a student enrolls and is the third graded attempt does not count for financial aid purposes.

WITHDRAWAL

If a student withdraws from school, federal regulations require the school to repay some or all of the financial aid that was received. If the required repayment is larger than the amount specified in the school's refund policy (page 7), the student will be responsible for the difference.

These "Return of Funds" regulations only apply if a student withdraws before completing at least 60% of the term. If a student is enrolled at least until November 8, 2015 for the fall term, or April 1, 2016 for the spring term, the "Return of Funds" requirement does not apply. The student will still be subject to repaying any loans received according to the terms of the promissory note.

If you leave school during the semester without officially withdrawing, you will be required to verify your last day of class attendance. We will then determine how much aid is to be repaid based on the documentation we receive from you and your instructor(s). If you do not respond to our request for attendance verification, we will assume you did not attend any classes and you will have to repay all federal and state aid received for the semester.

You must repay the required amount during the term in which you withdraw, or make other arrangements that are satisfactory to the Bursar's Office. Students failing to do either of the above will have a hold placed on their records and will not be allowed to attend the university until repayment has been made.

If you withdraw during fall term, the spring term portion of your award **MAY BE CANCELLED** unless you notify this office in writing that you intend to return for the spring term.

Student loan borrowers should investigate their loan repayment responsibilities and how these are affected by withdrawal. See "Important Notes on Loan Repayment" on page 16.

ACADEMIC STATUS CHANGES

If your status changes from what you indicated it would be when you applied for aid, you must notify us as soon as possible. For instance, if you indicated you would be an undergraduate, but instead will be a graduate or Special student, you must contact us. We will review your aid package to determine if you still qualify for the aid offered to you, and if there are additional types of aid for which you now qualify.

FINANCIAL AID APPEALS AND SPECIAL CIRCUMSTANCES

If you feel your application should be reconsidered, it is possible to appeal. First you should accept the most desirable aid awarded to you at the time. Then see the FAQ page of our website for special circumstances.

SUMMER FINANCIAL AID

Due to the modular nature of summer enrollment, requirements for summer financial aid may vary from fall and spring financial aid requirements, (i.e., enrollment levels and completed applications). For further information see the financial aid office website: finaid.wisc.edu/396.htm.

If you make adjustments to your enrollment level after you have received your financial aid award you are required to contact the financial aid office.

Other Information

GENERAL NOTES

- Financial aid is given on an annual basis. **YOU MUST REAPPLY EACH YEAR.** It is always in your best interest to apply as early as possible. The FAFSA application is available on or shortly after January 1 each year.
- If you plan to enroll in a study-abroad program sponsored by another institution and are expecting credits to transfer back to UW–Madison, contact our office immediately for details on the process.
- You cannot transfer the aid offered to you by UW–Madison to any other school, nor can aid offered by any other school be transferred to the Madison campus.
- All financial information submitted by you and your parents will remain confidential and will only be used for the purposes of awarding financial aid.
- Most Special students are not eligible for any aid, including Federal Subsidized and Unsubsidized Direct Loan, and Direct PLUS Loan. (EDCS and UNRS Special students should contact our office for more information.)
- State scholarships and/or grants are awarded to eligible undergraduates by all states and territories of the United States. Non-residents may contact their state agencies for more information (you may contact our office if you need your state agency's address).

OFFICE HOURS AND COUNSELING APPOINTMENTS

Our main reception desk is open 7:45 a.m.–4:30 p.m., Monday–Friday. Front desk staff can answer many questions, but in some cases it may be necessary to see a financial aid counselor.

Make an appointment to see a counselor if you have questions regarding financial aid or need assistance with budgeting, money management, or debt counseling. Call our office at 608-262-3060 to schedule an appointment.

TUITION AND HOUSING REFUNDS

If you drop credits or withdraw, you may be eligible for a tuition refund. If you withdraw, the refund will not be given to you, but will be returned to our office to credit the financial aid fund(s) you received. Likewise, Housing refunds for withdrawals are also returned to financial aid funds, rather than to the student.

Any Title IV funds you receive will be returned in the following order to outstanding balances on your: Federal Direct Subsidized Loan, Federal Direct Unsubsidized Loan, Perkins Loan, Graduate PLUS Loan, Parent PLUS Loan, Pell Grant, FSEOG, Other Title IV Grant Funds. Refunds may also credit any non-Title IV funds you may have received.

SATISFACTORY ACADEMIC PROGRESS RULES

1. **150 Percent Rule** : Undergraduates are allowed to enroll for a maximum of 150 percent of the number of degree

credits needed to complete the program. For example, the student's program requires 120 credits, the student is allowed to enroll for a maximum of 180 credits in order to complete the 120 degree credits required to receive the degree. This includes transfer credits, repeats, incompletes, and withdrawals.

2. **Two Thirds Rule:** Undergrads must also maintain a successful degree credit completion rate of 2/3 of all credits for which they have enrolled. This includes courses at UW–Madison and any transfer credits accepted at UW–Madison.
3. **GPA Rule:** Undergraduates must also have a cumulative GPA of 2.0 at the end of each academic year.

Graduate, law, veterinary medicine, and medical students must meet the academic requirements established by their respective schools. A student's cumulative GPA and degree credits earned will be evaluated at the end of each spring term and will determine eligibility for the upcoming summer, fall, and spring. All credits will count in the evaluation, including credits earned during terms or summers when no financial aid was received and terms during which the student withdraws (which would indicate a term during which no degree credits were earned). In addition, a student must meet the quality standards as set by the school or college in which s/he is enrolled.

Appeal Process: If you do not meet Satisfactory Academic Progress (SAP), you will receive an e-mail explaining what rule you failed and the appeal process. All aid will be placed on hold or cancelled. Your appeal should address any extenuating circumstance and must include what changes you have made to ensure that you will maintain SAP in the future. An Academic Advisor Form is also required. If your appeal is approved, you may only receive aid for the following term of enrollment. A subsequent evaluation will determine aid for additional terms.

INCOME TAX LIABILITY

Recipients of grants and scholarships—not loans—may be required to report some or all of these amounts as income. The following are important points to keep in mind:

THESE TAX RULES APPLY ONLY TO GRANTS AND SCHOLARSHIPS. Any loans that you receive are NOT taxable in any way. Amounts you receive from work-study employment are treated as wages, just like any other employment, when completing tax forms.

The university is required to send information to you and to the Internal Revenue Service (IRS) about your tuition charges, grants, and scholarships on Form 1098T. It is your responsibility to use this information as well as your own records to fill out your tax return. Remember that you must include amounts from all types of scholarships and grants, not just those you received from the university.

Scholarships or fellowships for undergraduate or graduate students are tax-free only if:

- You are a candidate for a degree at an eligible educational institution, and

- You use your scholarship or fellowship to pay for qualified educational expenses, which are tuition and fees required to enroll at or attend an eligible institution, and course related expenses, such as fees, books, supplies, and equipment that are required for the courses at the eligible educational institution. These must be required of all students in your course of instruction.

If you do not meet these requirements, your scholarship or fellowship is taxable.

To access your 1098T go to www.getmydocument.com. Click on "Request Certificate." Choose UW–Madison from the list of universities. Enter and re-enter your e-mail address. Enter the last four digits of your (student's) SSN. Copy the security code and enter it in the space provided. Click on "Submit Request." A link will be e-mailed to you so that you can sign in, view, print, and/or download your 1098T. For more information call 1-800-756-4311

If you need further assistance, contact the local IRS office or a tax advisor. The university cannot provide individual income tax advice.

ACADEMIC INFORMATION

- Data on student retention rates is available from the Office of the Registrar.
- Information on academic programs and faculty and physical facilities is available on the UW–Madison website at www.wisc.edu.
- You can obtain information regarding university accreditation from the Academic Planning and Institutional Research Office, Bascom Hall.

Descriptions of the Aid Funds

We administer three types of financial aid: gift aid, loans, and employment. Scholarships and grants are considered gift assistance—they do not have to be repaid. Student loans, on the other hand, are just that—loans—and must be repaid with interest. Repayment, however, is usually deferred until the student leaves school. Another type of assistance is work-study employment; the amount offered through this program must be earned by the student.

GENERAL ELIGIBILITY REQUIREMENTS

The types of assistance listed in this section come from a variety of sources: the federal government, the State of Wisconsin, or private lenders or donors. Each aid program has specific eligibility requirements. In general, you must meet the following requirements to receive financial assistance through those aid programs we administer. You must:

- demonstrate financial need as determined by our office if applying for need-based funds.
- be a citizen or permanent resident of the United States,

- be admitted to the University of Wisconsin–Madison in a degree program (EDCS and UNRS Special students should contact our office for more information),
- have no convictions for the sale or possession of illegal drugs (depending on the date of conviction, the student may or may not be eligible for federal student aid),
- maintain satisfactory academic progress (see p. 8),
- be enrolled on at least a half-time basis (see Federal Pell Grant section for exception),
- meet the eligibility requirements of each of the aid programs accepted,
- not be in default on any educational loan, show an unwillingness to repay any educational loan, or owe any refund on a grant or loan,
- not be delinquent in payments of court-ordered child support and/or maintenance (this applies only to State of Wisconsin–controlled grants), and
- male students who are at least 18 years of age must be registered with the Selective Service.

Please read very carefully the parts of this section that describe the type(s) of aid for which you are eligible before making your decision whether to accept or decline the aid.

SCHOLARSHIPS

Scholarships are given in recognition of a student's achievement. Most scholarships are based entirely upon academic achievement. Others may require both academic achievement and financial need. Many scholarship recipients at UW–Madison are selected by the various schools, colleges, or departments within the university. Information on scholarships on campus is available at [Scholarships@UW–Madison](mailto:Scholarships@UW-Madison) (<http://scholarships.wisc.edu/scholarships>). Information on how to apply for scholarships is also available on this website.

Scholarships are awarded on a wide range of criteria, including special skills, community activities, and organizational affiliations. Two of the best free websites are www.finaid.org and www.fastweb.org. Other sources for non-university scholarships may include such organizations as civic or church groups, labor unions, PTAs, or parents' employers.

If we have not been able to fund your full need, your scholarship will probably have little effect on your aid package. If, however, the aid you accepted is equal to your need, we will reduce your aid package (loan/work-study) by the amount of your scholarship. If necessary, we will also reduce any gift aid in order that the total amount of aid you receive, including the scholarship, does not exceed your need.

If we included scholarships in your award notice it means we took them into account when we considered you for assistance. *If you will be receiving a scholarship that is not included in your award notice, be sure to contact our office with that*

information. Notify us in writing or via Administrative Requests in "Accept/Decline Awards" within the My UW Student Center.

College, School, and Departmental Scholarships

In most cases, scholarship checks from any college, school, or department on campus will be posted directly to your student account, or mailed to your mailing address or to the department itself. Check with the awarding college, school, or department for details. Note that even if funds are sent directly to you, you must report them to the aid office as financial assistance.

Academic Excellence Scholarships

Recipients are selected by participating Wisconsin high schools. The program is administered by the Higher Educational Aids Board (HEAB). The scholarship is included in your financial aid award only if HEAB notifies us of your eligibility. It is your responsibility to notify HEAB of your attendance at UW–Madison. You do not receive a check for this scholarship. It should appear on your student account as a partial tuition payment. Call the Wisconsin Higher Educational Aids Board at 608–267–2213 if you have any questions.

Alumni Matching Scholarship

Your scholarship will be posted to your student account when our office is notified by the Wisconsin Alumni Association. Any excess of tuition and fees will be refunded to you.

Non-Institutional Scholarships

Many students receive scholarship awards from sources external to the university. It is very important to be aware that scholarships listed as "Scholarship 1," "Scholarship 2," etc., on your award notice are not awards being given by UW–Madison. We were notified of these scholarships either by you, the granting agency, or the Bursar's Office. We have listed such awards so that you have an accurate picture of the total financial aid you are receiving. If you believe this information to be inaccurate, please contact our office. Failure to notify us of outside assistance may result in your having to repay all or part of your financial aid.

Note: Scholarship checks from external agencies should be mailed to the Bursar's Office, 333 East Campus Mall, #10501, Madison, WI, 53715. If your scholarship check requires your endorsement, the funds will NOT be automatically applied to your student account. You must go to the Bursar's Office to endorse your check and apply the funds to your account. If the amount applied exceeds the amount of tuition owed, you will receive a refund. (See Financial Aid Disbursement and Your Tuition Account on page 5.)

Not all external agencies, however, operate in this manner. Some agencies send checks directly to the student. You should **contact your outside awarding agency with any questions** you may have concerning how, where, and when to obtain your check.

Athletic Tenders

The Athletic Department awards these grants-in-aid on the basis of athletic ability. Financial need is not considered. Contact the Athletic Department for more information on how your grant-in-aid will be disbursed to you.

ASSISTANTSHIPS, FELLOWSHIPS, AND FEE REMISSIONS

Academic departments, outside agencies, and the Graduate School award teaching, research, and project assistantships as well as fellowships and graduate fee remissions. Only graduate, law, and professional school students are eligible for these funds. The university selects recipients on the basis of academic excellence or other factors. Financial need may also be a factor.

We have listed fellowships, research assistantships, and fee remissions on your award notice form to let you know that we took them into account when we considered you for assistance. **If you will be receiving a fellowship, assistantship, or fee remission that is not listed or if the amount listed is incorrect, you must notify us in the MyUW Student Center View Financial Aid page. Use the "Report Grad/Professional Aid" link to list the aid you will receive** so that any necessary adjustments may be made.

Eligibility for one other type of fee remission, the **Military Fee Remission**, is determined by the military. We include this in your aid package if the registrar notifies us that you received it.

Undergraduate Non-Resident Fee Remission

A Non-Resident Fee Remission is not a cash award. It is a remission of the non-resident portion of your tuition. Therefore, a recipient of this remission pays tuition at the resident rate. The amount listed on your award is only an estimate. The actual tuition amounts may change after the initial award.

If we have given you a one-term fee remission, you must pay the full non-resident tuition for the other term of the academic year. If you hold a spring-term fee remission we will automatically waive the non-resident portion of your tuition for any summer session you attend. When you receive your student-account invoice, information about your fee remission will be included.

In addition to meeting the general eligibility requirements, you cannot be a resident of Wisconsin. These remissions are extremely limited and awarded only to applicants with exceptionally high financial need.

GRANTS

A grant is gift assistance and does not have to be repaid. You qualify for a grant on the basis of financial need, although you must also meet the general eligibility requirements listed in this guide. Graduate students and undergraduates with bachelor's degrees are not eligible for any of the grant funds listed in this section (except Vocational Rehabilitation Grant, American Indian Grants, and the Child Care Tuition Assistance Program).

Federal Pell Grant

Federal Pell Grants are funded by the federal government and range from about \$626 to \$5,775 per academic year. To receive a Federal Pell Grant, you must meet the general eligibility requirements and show financial need as determined by the Federal Pell Grant Program. The Pell Grant is prorated

based on your enrollment status. If you have not received your full scheduled award, you may end with eligibility left to receive some Pell Grant funds in the summer.

Legislative changes now limit students to 12 semesters of the Pell Grant, prorated for less than full-time enrollment. Past recipients will have the semesters for which they have already received a Pell Grant count towards the 12 semester limit.

Federal Supplemental Educational Opportunity Grant

This grant is funded by the Federal government. Applicants must meet the general eligibility requirements, be a recipient of the Pell Grant and demonstrate significant financial need.

Institutional Grant

These grant funds come from bequests made to the university to assist needy students and are awarded in varying amounts on the basis of financial need as determined by our office. Applicants must meet the general eligibility requirements.

UW—Madison Grant and UW—Madison Initiative Grant

These grants are an institutional need-based grants that are funded by the Madison Initiative for Undergraduate Students. They are awarded to students who have demonstrated high financial need through the financial aid process.

Wisconsin Grant

These grants are made possible by funds appropriated by the Wisconsin State Legislature. Applicants must meet the general eligibility requirements, must be a Wisconsin resident, and certified as eligible by the Wisconsin higher Educational Aids Board.

Tuition Assistance Grant

This program is for Wisconsin residents with family incomes less than \$60,000 who did not receive a WHEG award and have financial need. You must teach in a high-need field in a school that serves students from low-income families for at least 4 academic years within 8 calendar years of completing the program for which you received this grant. Failure to complete this service obligation will convert all amounts of TEACH Grant you received to a Federal Direct Unsubsidized Loan.

Talent Incentive Program Grant

These grants are made possible by funds appropriated by the Wisconsin State Legislature. Applicants must meet the general eligibility requirements and must be a Wisconsin resident and certified as eligible by the Wisconsin Higher Educational Aids Board.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

This is a non-need based grant program that provides up to \$4,000 per year to students who are enrolled in an eligible program through the School of Education. You must teach for at least 4 academic years within 8 calendar years of completing the program of study for which you received this grant. Failure to complete this obligation will convert all amounts of TEACH Grants you received to a Federal Direct Unsubsidized Loan.

Bureau of Indian Affairs Grant—Tribal

These grant funds are awarded by the Bureau of Indian Affairs through bureau agencies or through the educational offices of

contracting tribes. The funds are given on the basis of financial need. You must be a certified member of a federally recognized American Indian tribe with at least one-fourth Indian blood.

To receive full funding, you must be enrolled on a full-time basis. Both undergraduate and graduate students are eligible to receive this grant. To verify good standing, you must submit a copy of your academic transcript to the granting agency each term.

Wisconsin Indian Grant—State

The Wisconsin Indian Grant program is administered jointly by the Higher Educational Aids Board of the State of Wisconsin and our office. In addition to meeting the general eligibility requirements, you must be a Wisconsin resident and a certified member of a federally recognized American Indian tribe. Both undergraduate and graduate students are eligible to receive this grant.

Wisconsin Covenant Scholars Grant (WCSG)

Recipients must be enrolled at least half-time, not hold a prior bachelor's degree, maintain satisfactory academic progress, have signed the Wisconsin Covenant pledge in 8th grade, completed the pledge requirements, and be certified as eligible by the Wisconsin State Higher Education Aids Board (HEAB). The grant can be received for a maximum of 8 terms over 5 years and will not exceed \$1,500 per year. The maximum combination of WCSG and Foundation Grant will not exceed \$2,500.

Wisconsin Covenant Foundation Grant (WCFG)

Recipients must be enrolled at least half-time, demonstrate financial need, not hold a prior bachelor's degree, maintain satisfactory academic progress, have signed the Wisconsin Covenant pledge in 8th grade, completed the pledge requirements, and be certified as eligible by the Wisconsin State Higher Education Aids Board (HEAB). The grant will not exceed \$1,500 per year. The maximum combination of WCSG and WCFG will not exceed \$2,500.

Vocational Rehabilitation Grant

The State of Wisconsin provides these grant funds through the Wisconsin Division of Vocational Rehabilitation (DVR) to assist disabled students in meeting the costs of their education and to help cover any special disability-related costs.

You must be a resident of Wisconsin, and be certified as eligible by the DVR. You may be eligible to receive DVR funding even if you do not demonstrate need for other financial aid programs, but you must apply for other aid before this can be determined.

For more information, contact the McBurney Disability Resource Center, 702 W. Johnson St., 608–263–2741.

Child Care Tuition Assistance Program

This program provides money to students with children to help pay child-care costs. Payments are made directly to the day-care provider. Although eligibility is based on financial need, you need not meet all the general eligibility requirements to qualify. To apply, visit the Office of Child Care and Family Resources website at <http://occf.wisc.edu>.

Wisconsin Lawton Minority Retention Grant

This program is designated for Wisconsin residents who have sophomore to senior status. Students must self-identify as African American, Latino(a), Native American, Laotian, Cambodian, or Vietnamese (Hmong is also included). The requirements for this grant can be found at <https://finaid.wisc.edu/112.htm>. The maximum award amount is \$3000 per academic year and the minimum award is \$1000 per academic year for up to 8 semesters. To apply, student must contact their school/college's Minority/Disadvantaged Coordinator (M/DC). Students need to be nominated for the Lawton Grant by their M/DC ideally in the spring for the following academic year.

FASTrack (Financial Aid Security Track)

FASTrack helps low-income Wisconsin undergraduates pay for college through a combination of grants, small loans, and work. The program assures we will meet a student's financial need each year for four years. Single, financially dependent students are considered for the program based on the family's financial situation (current and past), and on financial need as calculated by our office. Both work and borrowing are controlled to minimize the student's burden. We consider all Wisconsin resident undergraduates who apply for aid through our office for FASTrack—there is no special application. Qualifying students are selected by the aid office.

BANNER (Badger Aid for Non-Residents)

BANNER is a program designed to help our low-income non-resident students pay for college through grants, loans, and work. The program strives to meet a student's full financial need each year for four years. Single, financially dependent students are considered for the program based on the family's financial situation (current and past) and financial need as calculated by our office and funding availability. We consider all non-resident undergraduates who apply for aid through our office for BANNER—there is no special application. Qualifying students are selected by this office.

STUDENT LOANS

While student loans can be a good way to help finance an education, it is important to understand your responsibilities as a student loan borrower. Loans are a type of financial aid that must be repaid. Each loan program has specific eligibility criteria, repayment, cancellation, and/or deferment conditions which are described in this brochure. All student loans will require you to sign a promissory note.

Read carefully the description of any loan you have been offered before making a decision regarding the loan. When you accept a loan, you are using future income to pay for current expenses. If possible, reduce your current expenses, so you do not need to borrow as much.

Keep copies of all correspondences concerning your loan: award offers, application/promissory notes, e-mails from this office and your servicer, etc. It is also a good idea to keep a record listing the date, office, and person you talked to each time you make a phone call concerning your loan.

IMPORTANT NOTES ON LOAN REPAYMENT

- Educational loans from different funds (Federal Perkins, Federal Direct Loan, Nursing Student Loan, Health Profession Loans, Institutional Loans) and from different schools will come due separately. Therefore, you may be repaying several loans at the same time. To avoid this situation, borrow from as few different loan programs as possible.
- A federal loan consolidation program is available for loans borrowed under any of the following programs: Federal Direct, Federal Perkins, Nursing Student Loans, Federal Direct PLUS, and Health Profession Student Loan programs. **Primary Care Loans, Institutional Loans, and private loans cannot be included.** The interest rate on the consolidated loan will be the weighted average of the loans consolidated. The repayment period may be extended up to 30 years, depending on the amount to be repaid. You can apply online at studentloans.gov.
- You are responsible for notifying your lender(s) when you leave school or are no longer enrolled at least half-time, and whenever your name or address changes.
- Federal Perkins, Institutional Loan, Nursing Student Loan, and Health Profession Loan Borrowers: If you drop to below half-time status (or full-time for Health Professional Loans), the Student Loan section of the Bursar's Office will contact you with exit interview instructions.
- You may prepay all or any part of the unpaid balance on your loans at any time without penalty. This will decrease the amount of interest that you pay over the life of the loan.
- If you are unable to make your loan payments when due, contact your Direct Loan Servicer or lender.
- For Federal Perkins, Institutional Loan, Nursing Student Loan, and Health Profession Loans contact the Student Loan section of the Bursar's Office at 608-262-1791. Sometimes, alternate repayment arrangements can be made.
- Repaying your student loan on time will help you to establish a good credit record. Likewise, delinquent loan payments are also reported to all national credit bureaus.

FEDERAL PERKINS LOAN

You will be required to complete an electronic Master Promissory Note (MPN) if you did not complete a paper MPN in the past. Once you have accepted your loan, you will receive an e-mail instructing you on how to complete the note. Once completed, the loan can be released to your student account. (If you are a continuing student who completed an MPN in a previous academic year, it is no longer necessary to sign an additional promissory note.)

Eligibility: The general eligibility requirements on page 10.

Maximums: Undergraduates may borrow up to \$27,500 (if offered) for their entire undergraduate career. This is the maximum allowed by law; the amount actually awarded is based on the Federal Perkins funds the university has available each year, as well as the student's financial need.

Interest: The interest rate is 5 percent simple interest per annum. You are charged no interest as long as you are enrolled on at least a half-time basis in undergraduate, graduate, or professional school. You are charged no interest during grace periods.

Repayment: Federal Perkins Loan provides a 9-month grace period after you are no longer enrolled at least half-time. The first payment is due 1 month after the grace period ends. The university bills monthly. The amount of the bill and the length of the repayment period varies according to the amount borrowed. The minimum monthly payment is \$40. The maximum allowable repayment period is ten years (120 months).

Deferment: Deferments of principal and interest payments may be obtained under the following circumstances (see your promissory note for more detailed information):

- For any period during which you are enrolled at least half-time.
- For up to 3 years while you are seeking but unable to find full-time employment.
- For up to 3 years while you are experiencing economic hardship as established by federal regulations.
- A member of the National Guard or the Reserves serving a period of full-time active duty in the armed forces is eligible to receive a military deferment.
- During the period you are engaged in service described under the cancellation provisions.

Deferment forms can be downloaded from www.ecsi.net (please look for UW–Madison specific forms) and must be submitted in a timely manner to the Student Loan Office.

Cancellation: Your loan is eligible for cancellation under the following circumstances:

Loans canceled at the rate of 15 percent for the first and second years' employment, 20 percent for the third and fourth years, and 30 percent for the fifth for the following:

- Full-time teacher in public or other non-profit private elementary and secondary schools if the school has been determined by the Secretary of Education to be a school with children from low-income families.
- Full-time teacher of disabled children in public or other non-profit elementary and secondary school systems.
- Full-time special education teacher, including teachers of infants, toddlers, children, or youth with disabilities in a public or other non-profit elementary or secondary school system, or as a full-time qualified professional provider of early intervention services in a public or other nonprofit program under public supervision.

- Full-time teacher of math, science, foreign language, bilingual education, or any field determined by the state education agency to have a shortage of qualified teachers.
- Full-time employee of a public or private nonprofit child or family service agency who is providing or supervising the provision of services to high-risk children and their families from low-income communities.
- Full-time nurse or medical technician.
- Full-time law enforcement or correction officer for a local, state, or federal agency.
- Full-time librarian with a master's degree in library science employed in a school served under Title 1 of the ESEA or in a public library serving a Title 1 school.
- Full-time teaching at a tribal college or university.
- Full-time speech language pathologist exclusively in a Title 1 school; has obtained a postgraduate academic degree awarded after the completion of an academic program of up to six years duration.
- Full-time firefighter.
- Full-time staff member of preschool programs under the Economic Opportunity Act of 1974, i.e., the federal Head Start Program, are eligible to have their loans cancelled at the rate of 15 percent per year of service.
- Members of the Armed Forces serving in an area of hostilities may be eligible to have up to 50 percent of their total loan cancelled at the rate of 12.5 percent per year.
- Volunteers under the Peace Corps Act or Domestic Volunteer Service Act of 1983 are eligible to have up to 70 percent plus the interest on the unpaid balance canceled. Fifteen percent may be canceled for each of the first and second 12-month periods of service and 20 percent for each of the third and fourth 12-month periods of service.
- In the event of a borrower's death or total and permanent disability the loan will be canceled. Apply to the Department of Education at disabilitydischarge.com or 1-888-303-7818

Further information regarding these cancellation benefits and the appropriate forms to apply for the cancellation benefits are available at www.bussvc.wisc.edu/bursar/slmenu.html.

Forbearance: If your annual loan repayment obligation equals or exceeds 20 percent of your gross income you may be eligible for a forbearance of principal, renewable at 12-month intervals, for a period not to exceed 3 years.

Exit Interview: During your final term at the university, you will receive information concerning a Loan Exit Interview. If you withdraw from the university at an earlier date or fail to receive the above information you must contact the Student Loan section of the Bursar's Office at 608–262–1791 to arrange for an Exit Interview. Failure to complete the Exit Interview obligation will result in a hold being placed on your university records.

CLASS OF 1913 LOAN
COCHRANE LOAN
DOHMEN LOAN
INSTITUTIONAL LOAN GROUP
JOHNSON LOAN
KEMPER KNAPP LOAN
KOHLER LOAN
NIELSEN LOAN

These loans are also known as Institutional or UW–Madison Long Term Loans. The interest rate and many of the repayment terms are the same as the Perkins Loan described earlier. Because they are funded by the university rather than the federal government, these loans cannot be consolidated with federal loans such as Perkins or Direct in repayment. The university, however, has complete control of repayment and collection practices and can be flexible in working with the borrowers if repayment difficulties arise. These loans are also different from Perkins Loans in that there are no special cancellation benefits other than in the event of death or permanent disability. Unemployed and economic hardship are treated the same as the Perkins Loan. A full description of repayment terms is provided in the online promissory note that borrowers sign.

MARGARET FIX LOAN

Eligibility: In addition to meeting the general eligibility requirements, you must be enrolled at least half-time as a fourth-year student in the School of Veterinary Medicine. No special application is required; all fourth-year veterinary medicine students who apply for aid will be considered for this fund.

Maximum: \$2,000 (if offered) per academic year.

Interest: The interest rate is 5 percent simple interest per annum. The interest accrues from the beginning of the repayment period.

Repayment: This loan provides a 9-month grace period after you cease to be enrolled at least half-time in the School of Veterinary Medicine. The first payment is due 1 month after the grace period ends. The university bills monthly. The amount of the bill and the length of the repayment period will vary according to the total amount borrowed. The minimum monthly payment is \$15. The maximum allowable repayment period is 3 years (36 months).

NURSING STUDENT LOAN (NSL)

Eligibility: In addition to meeting the general eligibility requirements, you must be enrolled at least half-time in the School of Nursing and demonstrated financial need.

Maximums: You may borrow no more than \$2,500 (if offered) per academic year during your first 2 years. During subsequent years, you may borrow no more than \$4,000 (if offered) per academic year. The maximum amount you can borrow for your entire academic career is \$17,000.

Interest: The interest rate is 5 percent simple interest per annum. You are charged no interest as long as you are at least a half-time student pursuing an eligible course of study at a school of nursing.

Repayment: NSL provides a 9-month grace period after you cease to be enrolled at least half-time pursuing an eligible course of study at a school of nursing. The first payment is due 1 month after the grace period ends. The university bills monthly. The amount of the bill and the length of the repayment period will vary according to the total amount borrowed. The minimum monthly payment is \$40. The maximum allowable repayment period is 10 years (120 months).

Deferment: Deferments of principal and interest payments may be obtained:

- For up to 3 years during active military service or service as a Peace Corps volunteer.
- For up to 10 years of advanced professional training toward an MS or PhD in nursing. To apply for a deferment, you must request the proper forms from the Student Loan Office.

Loan Repayment for Service: If federal funds are available, a portion of your loans may be repaid by the federal government if you serve as a registered nurse for a period of not less than 2 years in an Indian Health Service health center, a Native Hawaiian health center, a nursing facility, a public hospital, a migrant health center, a community health center, a rural health clinic, or a health facility determined by the Secretary of Education to have a critical shortage of nurses. **This benefit has not been available for several years and is based on federal budget availability; please do not consider this an option.**

NURSING FACULTY LOAN (NFLP)

Eligibility: In addition to meeting the general eligibility requirements, you must be enrolled half-time in the School of Nursing. (Post-Nursing Master's Certificate programs are NOT Eligible.) Students should contact the School of Nursing if they are interested in participating in this loan program.

Maximums: You may borrow no more than \$30,000. (if offered) per academic year for a maximum of 5 years. This is based on the availability of funds.

Interest: The interest rate is 3 percent per annum beginning 3 months after you cease full-time enrollment in an advanced nursing education program. If you fail to complete your course of study or fail to work full-time as faculty, the loan will bear interest at the prevailing market rate

Repayment: NFLP provides a 9-month grace period after you cease to be enrolled at least full-time pursuing an advanced nurse education program. If not employed full-time as a nurse faculty at a school of nursing; the first payment is due 1 month after the grace period ends. The amount of the bill and the length of the repayment period will vary according to the total amount borrowed. The minimum monthly payment is \$40.00. The maximum allowable repayment period is 10 years (120 months).

Deferment of principal and interest is limited to up to 3 years if ordered to active duty as a member of a uniformed service of the United States. (Volunteer service is not eligible for deferment.) Borrowers accepting a fellowship after graduation are NOT eligible for deferment or cancellation.

Cancellation: Your loan is eligible for up to 85% cancellation if you serve as full-time nurse faculty for a consecutive four-year period at a school of nursing following graduation. You must submit your first certification of employment no later than 12 months following graduation.

HEALTH PROFESSIONS PRIMARY CARE LOAN (PCL)

Eligibility: In addition to meeting the general eligibility requirements, you must demonstrate financial need and actually be enrolled full-time in medical school pursuing a course of study leading to an MD degree. Demonstrating financial need means providing parental information whether parents provide assistance or not. We take into consideration the parental ability to pay plus any other resources you (and your spouse) may have. This loan is never awarded without parental information.

You must agree to the following: To enter and complete a residency training program in primary health care no later than 4 years after graduation, and to practice primary health care through the date on which the loan is repaid in full. You must also certify annually that you are practicing in primary care until your loan is paid in full.

If you are not firmly committed to the practice of primary health care, you should not accept a PCL. At the point you fail to fulfill your service obligation, the outstanding loan balance will be computed annually at an interest rate of 7 percent from the date of noncompliance.

Maximums: The fund is limited by need and fund availability.

Interest: The interest rate is 5 percent simple interest per annum. You are charged no interest while enrolled full-time as a medical student.

Repayment: This loan provides a 1-year grace period after you cease to be enrolled full-time as a medical student. The first payment is due 1 month after the grace period ends. The university bills monthly. The amount of the bill and the length of the repayment period will vary according to the total amount borrowed. The minimum monthly payment is \$40. The maximum allowable repayment period is 10 years (120 months).

Deferment: Deferments of principal and interest may be obtained while you:

- Serve on active duty as a member of a uniformed service of the United States, for up to 3 years.
- Serve as a Peace Corps volunteer for up to 3 years.
- Pursue advanced professional training in primary care, including internships and residencies.

- Pursue a full-time course of study at a health professions school eligible for participation in the Health Professions Primary Care Loan program.
- Leave the institution, with the intent to return to the institution as a full-time student, to engage in a full-time educational activity which is directly related to the health profession for which you are preparing, as determined by the Secretary of Health and Human Services, for up to 2 years.
- Participate in a fellowship training program or a full-time educational activity that is directly related to the health profession for which you are prepared at the institution, and is engaged in by you within 12 months after the completion of your participation in advanced professional training or prior to the completion of your participation in such training, for up to 2 years.

To qualify for any of the deferment benefits mentioned above, you must request the appropriate forms from the Student Loan Office. In the repayment period, be sure to file deferment forms annually or when requested to do so. If you do not file a deferment form when necessary and you miss a loan payment, you will be considered to be in default and your account will be turned over to the Student Loan Servicing Office. If you do not pay within 60 days, the university will place a “hold” on all your records. This may culminate in your account being litigated, and may affect your credit rating.

Cancellation: There are no cancellation benefits with this loan.

HEALTH PROFESSIONS PHARMACY LOAN (HPPL)

Eligibility: In addition to meeting the general eligibility requirements, you must be enrolled full-time in the School of Pharmacy. (Students in pre-pharmacy are not eligible for this program.) HPPL is never awarded without parental information.

Maximums: The fund is limited by need and fund availability.

Interest: The interest rate is 5 percent simple interest per annum. You are charged no interest as long as you are enrolled full-time as a pharmacy student.

Repayment: See repayment information for HP Primary Care Loan.

Deferment: Deferments of principal and interest may be obtained under the same circumstances as the HP Primary Care Loan, except the student must be taking advanced training in a pharmacy program.

Cancellation: There are no cancellation benefits with this loan.

HELEN SCHULTE LOAN

Eligibility: In addition to meeting the general eligibility requirements, you must be a registered nurse, be enrolled as either an undergraduate or graduate student, and demonstrate financial need. Although the Schulte Loan is not limited to students enrolled in nursing, preference is given to those students. A valid license in Wisconsin is required to borrow this loan.

Maximums: Undergraduates and graduate students may borrow up to \$5,000 (if offered) per academic year. The aggregate of all loans borrowed through this program for all years cannot exceed \$15,000.

Interest: The interest rate is 4 percent simple interest per annum. You are charged no interest as long as you are enrolled.

Repayment: Helen Schulte Loan provides a 9-month grace period after you are no longer enrolled at least half-time. The first payment is due 1 month after the grace period ends. The university bills monthly. The amount of the bill and the length of the repayment period will vary according to the total amount borrowed. The minimum monthly payment is \$40. The maximum allowable repayment period is 10 years (120 months).

Cancellation: There are no cancellation or deferment provisions with this loan fund.

AMA-ERF LOAN

AGNES BUTLER SNOW LOAN

BURNS-LESLIE LOAN

CHURCH LOAN

DREDGE LOAN

KELLOGG FOUNDATION LOAN

MANCHESTER LOAN

MAYFIELD LOAN

Eligibility: In addition to meeting the general eligibility requirements, you must be enrolled in the Medical School pursuing an MD degree.

Interest: The interest rate is 5 percent simple interest per annum. You are charged no interest as long as you are at least a half-time student at the UW School of Medicine and Public Health and during your 5-year grace period.

Repayment: These loans provide a 5-year grace period after you cease to be enrolled as at least a half-time student at the UW School of Medicine and Public Health. The first payment is due 1 month after the grace period ends. The university bills monthly. The amount of the bill and the length of the repayment period will vary according to the total amount borrowed. The minimum monthly payment is \$40. The maximum allowable repayment period is 10 years (120 months).

Cancellation/Deferment: There are no cancellation or deferment provisions with these loan funds.

FEDERAL DIRECT LOANS

Interest rates on federal student loans are set by Congress. New rates are set for the upcoming award year as of July 1. Rates are fixed for the life of that particular loan unless refinanced as a consolidation. Each loan has a loan fee that is a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow.

FEDERAL DIRECT SUBSIDIZED LOAN

The U.S. Department of Education is the lender of this loan. If you are borrowing a Direct loan for the first time at UW–Madison you must complete a Master Promissory Note (MPN). The MPN is valid for 10 years after the first loan disbursement. Entrance counseling is required of all new Federal Direct loan borrowers. The MPN and entrance counseling can be completed at www.studentloans.gov.

Eligibility: You must meet the general eligibility requirements on page 10–11 as well as demonstrate financial need to qualify for a Federal Direct Subsidized loan. The federal government pays the interest on Federal Subsidized Loans when you are enrolled at least half-time. For new loans after July 1, 2012 the interest will not be subsidized during the 6-month grace period.

Graduate and professional students are not eligible to receive Direct Subsidized Loans.

Interest and fees: For 2014–15 the fixed rate is 4.66. The loan fee for a subsidized loan is 1.073%.

SULA (150% Subsidized Loan Limit)

Federal regulations placed limitations on how long a student can receive a subsidized loan and eliminates a previously awarded subsidy if the student does not complete his or her program with a 150% time frame. This only applies to “new borrowers” on or after July 1, 2013, which includes students who borrowed prior to July 1, 2013, but had no outstanding loan balance and borrow again after this date. For more information please contact our office.

FEDERAL DIRECT UNSUBSIDIZED LOAN

This loan is similar to the Federal Direct Subsidized Loan with the following exceptions:

- The loan is not based on financial need
- The government does not pay interest on the unsubsidized Loan
- As of July 1, 2014, the interest rate on unsubsidized loans is 4.66% for undergraduates and 6.21% for graduate and professional students.

Annual Maximums: The annual maximum loan amounts below are for 12-month periods beginning with summer and extending through the following academic year.

Dependent freshmen	\$5,500 (\$3,500 subsidized)
Dependent sophomores	\$6,500 (\$4,500 subsidized)
Dependent juniors/seniors	\$7,500 (\$5,500 subsidized)
Independent freshmen	\$9,500 (\$3,500 subsidized)
Independent sophomores	\$10,500 (\$4,500 subsidized)
Independent juniors/seniors	\$12,500 (\$5,500 subsidized)
Grads/professionals	\$20,500
PharmD	\$33,000
Medical, Vet Med	\$40,500–\$47,167

Lifetime aggregate limits by academic career including subsidized limits.

Dependent undergraduates	\$31,000 (\$23,000 subsidized)
Independent undergrads	\$57,500 (\$23,000 subsidized)
Grads/professionals	\$138,500
Med/Vet Med/PharmD	\$224,000

Repayment: Federal Direct Subsidized and Unsubsidized Loans have a 6-month grace period that begins after the borrower graduates or drops below half-time status. Borrowers will be contacted by their loan servicer sometime during their grace period with instructions on how to begin the repayment process. In addition, borrowers will be asked to complete Direct Loan exit counseling at studentloans.gov to learn more about their own student loan debt, how the repayment process works, and choosing a repayment plan.

Deferment: Deferments of principal and interest payments may be obtained under various circumstances. Borrowers receive an “in-school deferment” while enrolled at least half time. Students can request deferment from their servicer if they become unemployed or show financial hardship.

Forbearance: Students can request forbearance for temporary difficulties repaying their loans. However, unpaid interest will be capitalized at the end of the forbearance period. Contact your servicer for details.

Total and Permanent Disability Discharges: Federal Loans are discharged if the borrower dies or becomes totally and permanently disabled.

FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)

Federal Direct PLUS Loans are available to parents of dependent undergraduates. Families must complete a Free Application for Federal Student Aid (FAFSA) to be eligible for the PLUS loan. Complete the PLUS Request Form on finaid.wisc.edu. The Request Form authorizes the Department of Education to review your credit. The borrower must complete a PLUS Master Promissory Note (MPN) at www.studentloans.gov. One MPN is good for one dependent student for 10 years.

Disbursement: All PLUS Loan funds are sent to the student’s tuition account at the Bursar’s Office. The funds are applied to the student’s tuition balance and any excess funds are mailed to the parent borrower.

Eligibility: You must meet the general eligibility requirements on page 10–11. Borrowers needn’t demonstrate financial need.

Maximums: Parents of dependent undergraduates can borrow up to the student’s cost of education less any other financial aid. There is no cumulative maximum.

Interest and fees: For 2014–15 the fixed rate is 7.21%. Interest accrues from the date the funds are disbursed and is capitalized when the loan enters repayment. The loan fee for a subsidized loan is 4.292%.

Repayment: Repayment begins 60 days after the final loan disbursement for the academic year. There is no grace period and you have a maximum of 10 years to repay the loan. The parent borrower repays through their Federal Loan servicer. Borrowers have the option of enrolling in one of several repayment plans based on their income and the loan types borrowed.

Deferment: You may obtain an in-school deferment if the borrower or the student is enrolled at least half-time. Interest on this loan will continue to accrue during deferment. Contact your Direct Loan Servicer for an application.

Total and Permanent Disability Discharges: Federal Loans are discharged if the borrower dies or becomes totally and permanently disabled.

FEDERAL DIRECT GRAD PLUS LOAN

The Grad PLUS loan is a federal loan for graduate and professional students who have borrowed the annual graduate maximum in Federal Direct Unsubsidized Loans. Complete the Grad PLUS Request form at www.finaid.wisc.edu. This form authorizes the Department of Education to review your credit. Then sign a Grad PLUS Master Promissory Note (MPN) at www.studentloans.gov. You may obtain additional loans from this note for up to 10 years.

First-time GradPLUS borrowers must complete GradPLUS entrance counseling at studentloans.gov.

Interest and fees: For 2014–15 the fixed rate is 7.21%. Interest accrues from the date the funds are disbursed and is capitalized when the loan enters repayment. The loan fee for a subsidized loan is 4.292%.

Eligibility: You must meet the general eligibility requirements in this guide except that you do not need to show financial need. Loan approval is based on your credit worthiness.

Disbursement: Grad PLUS funds are sent to your tuition account at the Bursar’s Office. The funds will first go toward any tuition balance and any excess funds will be mailed to you or sent to your account directly through an eRefund.

Repayment: Repayment begins 60 days after the final loan disbursement for the academic year. There is no grace period and you have a maximum of 10 years to repay the loan. The loan can be consolidated with your other federal loans. The borrower repays through their Federal Loan servicer. Borrowers have the option of enrolling in one of several repayment plans based on their income and the loan types borrowed.

Deferment: Repayment can be deferred until you graduate or drop below half-time status. Interest continues to accrue during deferment.

PRIVATE LOANS

These are loans offered through private lenders to provide additional funds. It is recommended that a student exhaust federal and state aid prior to borrowing private student

loans. These loans offer both fixed and variable interest rates. These loans will require a credit check, and most will require a co-signer if the borrower has little or no credit history. Visit our website to compare and select private loans. If your loan is approved your lender will send us your application.

WISCONSIN MEDICAL SOCIETY LOAN

Eligibility: In addition to meeting the general eligibility requirements, you must demonstrate high need and be a medical student. Applications are made available in late spring. The Wisconsin Medical Society chooses loan recipients in summer. There are limited loan funds available.

Maximums: Upper-level students may borrow up to \$5,000 per year with a cumulative maximum of \$15,000.

Interest: The interest rate is based on the interest rate of the Federal Direct Unsubsidized Loan at the time of your application. You are charged no interest while enrolled in medical school.

Repayment: Interest begins after graduation from medical school, but you may defer payment during residency. You then have up to ten years to repay the loan.

Deferment: You have 10 years to repay the loan. You may defer payment during residency but interest will accrue during that time. The 10-year repayment begins after graduation or when the maximum deferment time has been used.

SHORT-TERM LOANS

Short-term loans are only given to help in an unanticipated emergency situation. In most cases, you must repay a short-term loan within the term that you borrow it. To be considered for a short-term loan, you must be currently enrolled and complete a short-term loan application in an appointment with a financial aid counselor. Due to the limited short-term loan funds available, you should thoroughly check into alternative resources (parents, friends, local banks), and apply for a university short-term loan only as a last resort.

If you are enrolled in agriculture, pharmacy, human ecology, engineering, education, journalism, or law you must apply for short-term loans through your respective school rather than our office.

EMPLOYMENT

FEDERAL WORK-STUDY

Federal Work-Study is a financial aid program designed to help students meet educational costs through part-time employment. Work-study encourages employers to hire work-study-eligible students by paying about 50 percent of the student's wages, requiring the employer to pay only the remaining 50 percent. Employers include many campus offices and departments, government agencies, and non-profit organizations.

The amount of work-study we offer you reflects the maximum amount of money you can earn under the Federal Work-Study program. This does not mean you will actually earn the entire amount during the academic year. Your earnings are

determined by the rate of pay associated with your job and the number of hours you work per week. Students employed under Federal Work-Study are paid on a biweekly basis.

The minimum amount of Federal Work-Study you can accept for one academic year (2 terms) is \$500. Although you do not have to earn exactly one-half of the total amount each term, you cannot earn more than one-half of your academic award during the fall term if you will not be enrolled at least half-time at the university during the following spring term.

If you reduce your credit load below half-time, you must cease work-study employment.

Work-Study earnings are taxable income and are treated like any other employment when completing tax returns. However, work-study earnings are not considered as income for aid eligibility when you complete your FAFSA the following year.

We will send you more information about work-study after you accept your aid offer (but no sooner than early August). Please keep in mind that if you decline work-study, funding limits may prevent us from reinstating it later if you change your mind. If you have questions about work-study, call the office at 608-262-3801, or visit their website at www.osfs.wisc.edu/fwsp.

If you accept work-study but decide not to use it, please let us know so that we can offer it to another student.

NON-WORK-STUDY JOBS

Although work-study positions are limited to students who have been offered Federal Work-Study as part of their financial aid package, there are many other jobs advertised through the UW Student Job Center, 333 East Campus Mall, #9101 (608-262-5627). The Job Center develops and advertises part-time university and off-campus academic year jobs and full-and part-time summer jobs for all students. The Jobs Center listings can be accessed at <http://jobcenter.wisc.edu>.

Calculating Your Aid Eligibility

The explanation that follows may take some of the mystery out of how your financial aid eligibility was determined. If after reviewing this information you still have questions, please contact our office.

In general, the basic formula used to determine the amount of financial aid you receive is:

	A. Estimated Cost of Attendance
<i>Minus</i>	B. Expected Family Contribution
<i>Equals</i>	C. Need-Based Aid Eligibility

If "C" is zero you are eligible for only non-need-based loans. If "C" is greater than zero you are eligible for a loan that is interest-free while you are in school. You may also be eligible for grants and/or work-study employment.

Items "A" and "B" are described in the following sections.

Each year we revise our cost-of-attendance estimates using current student cost surveys. The formula used by the Federal Student Aid Programs to determine the family contribution is used in all postsecondary institutions. We attempt to be as fair and consistent as possible in distributing the limited funds. You may view your aid eligibility in the My UW Madison portal, <https://my.wisc.edu>. To do so, find Student Center, click on the View Financial Aid module, select an aid year, followed by the Cost of Attendance, EFC & Need link.

ESTIMATED COST OF ATTENDANCE

Although expenses at the University of Wisconsin–Madison vary from student to student, we base our decisions regarding financial aid on cost of attendance estimates, or “budgets.” We update these budgets yearly. They could be described as “modest, but adequate.”

Below we have listed some commonly used budgets for single undergraduates and graduate students. Your estimated cost of attendance is listed on your award notice form, or on your My UW account.

2015-16 UNDERGRADUATE BUDGET

	Wisconsin Resident	Non-Resident	Commuter*
Tuition & Fees**	\$10,399	\$26,649	\$10,399
Books & Supplies	1,200	1,200	1,200
Room & Board	8,804	8,804	1,520
Miscellaneous	3,286	3,286	2,402
Travel	<u>1,030</u>	<u>1,630</u>	<u>1,030</u>
Total	\$24,719	\$41,569	\$16,551

2015-16 GRADUATE BUDGET

	Wisconsin Resident	Non-Resident
Tuition & Fees**	11,853	25,179
Books & Supplies	1,200	1,200
Room & Board	8,921	8,921
Miscellaneous	6,661	6,661
Travel	<u>1,030</u>	<u>1,030</u>
Total	\$29,665	\$42,991

2015-16 LAW SCHOOL BUDGET

	Wisconsin Resident	Non-Resident
Tuition & Fees**	21,361	40,057
Books & Supplies	2,450	2,450
Room & Board	8,921	8,921
Miscellaneous	6,661	6,661
Computer***	1,000	1,000
Travel	<u>1,030</u>	<u>1,030</u>
Total	\$41,423	\$60,119

*A commuter, for financial aid purposes, is defined as a student living with parents in Dane County.

**Tuition and Fees amounts are estimates only as exact figures had not yet been determined at the time this guide was printed. They are subject to change without notice.

***First-year students only.

- Some students in majors such as medicine, veterinary medicine, law, and business masters, and those with child-care costs, have allowances added for extra expenses.
- Dependent non-resident students may be allowed an extra travel allowance depending on their home state.
- Residency for tuition purposes is determined by the residence examiner in the Office of the Registrar. The phone number is 608-262-1355, or e-mail res4tuition@em.wisc.edu.

EXPECTED FAMILY CONTRIBUTION (EFC)

The basic premise of financial aid is that the primary responsibility rests with the student and his/her parents to pay college expenses. A measure of a family's financial strength is called the Expected Family Contribution (EFC), and includes consideration of income, certain assets, family size, number of family members in college, and other related factors. Resources used in computing the EFC includes savings, student and spouse income and certain assets, and other benefits. Students are expected to pay a part of the cost of their education through employment. As directed by federal rules, we usually use a student's previous year's income in calculating the EFC for the following academic year.

For a detailed explanation of how we determined your Expected Family Contribution, including a step-by-step method which you can follow, see our website for the Net Price/Award Calculator.

Self-supporting students: In certain cases, students may be considered financially independent of their parents. To be eligible for financial aid as a self-supporting student during the 2015–16 year a student must:

1. be born before January 1, 1991 or
2. be married; or
3. be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.) at the beginning of the 2015–16 school year; or
4. be currently serving active duty in the U.S. armed forces for purposes other than training; or
5. be a veteran of the U.S. armed forces; or
6. have children who will receive more than half of their support from the student between July 1, 2015 and June 30, 2016; or
7. have dependents (other than the student's children or spouse) who live with the student and who receive more than half of their support from the student, now and through June 30, 2016; or
8. have been in foster care or a dependant or ward of the court at anytime since the student turned age 13 years, where both parents were deceased; or
9. be an emancipated minor as determined by a court in the student's state of legal residence as of the date the FAFSA is filed: or
10. be in legal guardianship as determined by a court in the student's state of legal residence as of the date the FAFSA is filed: or

11. be determined to be an unaccompanied youth who was homeless by the student's high school or school district liaison at anytime on or after July 1, 2014: or
12. be determined to be an unaccompanied youth who was homeless by the director of an emergency shelter program funded by the U.S. Department of Housing and Urban Development on or after July 1, 2014: or
13. be determined to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless by the director of a runaway or homeless youth basic center or transitional living program on or after July 1, 2014.

Making Ends Meet

Save money and avoid frustration by planning ahead, creating your own budget worksheet, and doing some "fine-tuning" of your budget as the school year progresses.

FINANCIAL PLANNING

As you are planning ahead for the school year, there are some important basics you should keep in mind:

- Room and board will be your largest expense (with the exception of tuition for non-residents). Choose your living arrangement carefully. Living in a dormitory or co-op is probably the most economical. If you will be living in an apartment, plan to share the rent and food costs with roommates. Before you sign the lease, check how much the heat and utility bills will be if they are not included in the monthly rent. A basic guideline for a single undergraduate is to keep the monthly rent and utility bill under \$570. (This is the approximate amount included for rent and utilities in our undergraduate budget.)
- Where you choose to live is important. Although it may be convenient to live within walking distance of the campus, you may find less expensive housing a little farther away. Plan on riding a bike, or taking the bus. UW campus buses and Madison city buses are free for currently enrolled students with a valid UW ID. If you are planning on bringing a car to the university, you may want to reconsider. Fuel, maintenance, insurance, and repairs will cost a lot of money, not to mention the problems and costs of parking in the university area.
- Find out if you are covered by your parents' health insurance policy. If not, look into the university's Student Health Insurance Plan (SHIP), 608-265-5232.
- Save as much money as possible from summer employment to help you cover costs throughout the school year.

BUDGET WORKSHEETS

For a reasonable estimate of your expenses and resources for the academic year (September through May), you need to figure out your budget and cash flow available for your spending. As a student, you will have large expenses to be paid at given times, such as tuition, books, or deposits. Your income may consist

of savings, a term loan or grant, an amount of money from parents, or employment. To balance your expenses with your income and savings you need to know how much you can spend until the next time you receive money.

The student budget worksheets which follow can help you outline your monthly expenses and your income for each term. By carefully reviewing your monthly income and expenses you can determine your disposable income and adjust your work hours accordingly. The worksheets can be used as is, or as models in working out your own budget plan.

You may want to review your expenses on a 9-month basis to correspond with the academic year. If you receive only lump sum amounts, such as financial aid and income from parents, review your expenses and income on a term basis to help you budget your money. It may help to think of Term I as a 5-month period of time and Term II as 4 months. Figuring out your 9-month budget will help determine if you need to set some income aside for later in the year.

There is a monthly column and a "per period" column for both the expense worksheet and the income worksheet. The "per period" refers to any expense or income that you have or receive in a lump sum. For example, if you have savings from a summer job, enter the amount in the per period column under cash on hand. Using your paycheck (whether weekly, bi-weekly, or monthly), figure your monthly income in the monthly column and multiply that by the number of months in the period. Follow the same procedure on the expense worksheet. This system helps you compare lump resources with lump expenses and monthly income with monthly expenses.

EXPENSES

Enter in monthly column only that which is paid regularly each month. Do not carry over to the per-period column until the bottom of each section. Leave the tinted sections blank.

Enter in monthly column only that which comes monthly. Do not carry over to per period column until the bottom line.

*To figure amount of monthly or weekly "discretionary allowance":

$$\begin{array}{r}
 \underline{\hspace{2cm}} \text{ Total resources for period} \\
 - \underline{\hspace{2cm}} \text{ Subtotal of "necessary \& obligated expenses" (A)} \\
 = \underline{\hspace{2cm}} \text{ Total amount left for discretionary items (B)} \\
 / \underline{\hspace{2cm}} \text{ No. of months/weeks in budget period} \\
 = \underline{\hspace{2cm}} \text{ Monthly/weekly "discretionary" allowance.}
 \end{array}$$

FINE-TUNING

By using the budget worksheet, you should find that your total resources equal or exceed your total expenses. If not, at least you will know ahead of time so you can plan your strategy for making it through the school year. In order to make the expenses and resources balance you may have to do some fine-tuning by finding additional resources (such as a job, additional help from parents, or an outside loan) or by limiting your spending, or probably a little of each.

EXPENSES	Per Month		Per Period
			To
NECESSARY			
Tuition			
Books & Supplies			
Room		OR	
Utilities (include Phone)			
Food & Household			
Child Care			
Other			
OBLIGATED			
Debt Repayment, Installments		OR	
Charge Accounts			
Insurance		OR	
Total Monthly Necessary and Obligated Expenses		x__mo. =	
Necessary & Obligated Expenses = Subtotal (A) \$ _____			
DISCRETIONARY*			
Clothing		OR	
Entertainment			
Personal			
Local Travel			
Home Travel		OR	
Laundry/Dry Cleaning			
Other			
Total Monthly Discretionary Expenses	\$ _____	x__mo. =	
Discretionary Expenses Subtotal (B) \$ _____			
TOTAL EXPENSES FOR PERIOD (A plus B) \$ _____			

INCOME	Per Month		Per Period
			To
Cash on hand on _____, including all savings available			
Parents		OR	
Student Earnings (include Work-Study)		OR	
Spouse's Earnings			
Loans/Grants			
Government Benefits such as G.I. Bill, etc.		OR	
Other		OR	
Total Regular Monthly Resources	\$ _____	x__mo. =	
TOTAL MONTHLY RESOURCES FOR PERIOD = \$ _____			

The most difficult area of money management will probably be your day-to-day spending for discretionary items (such as clothing, entertainment, and personal items). You will have to plan ahead and budget for large expense items, and you may have to limit the amount you spend on smaller items. The budget worksheet can be used as a tool to help you do both. Figure out a monthly or weekly "discretionary allowance" and stick to it. Some people do this by simply carrying very little cash so as not to be tempted to spend on impulse. Others "pay" themselves once a week by writing a check and limit themselves to spending just that amount. You could bring a lunch instead of eating out, shop at second-hand stores, and so on—devise your own system! If you find that a loan is necessary to cover your discretionary expenses, consider reducing your discretionary expenses rather than borrowing the loan.

Remember, by becoming aware of how you spend your money and working out your own spending plan, you can avoid a financial crisis. If you need help in budgeting, we will be happy to help you. An appointment with one of our counselors at the beginning of the term could save you money and frustration throughout the school year.

There are numerous free online programs to help you with budgeting. A link on the financial aid office website, Cash Course, is sponsored by the Wisconsin Alumni Association: www.cashcourse.org/wisconsin.

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