

FINANCIAL AID OFFER

OFFICE OF FINANCIAL AID AND SCHOLARSHIPS • 1108 FREMONT STREET, SSC 103 • STEVENS POINT, WI 54481-3987 • WWW.UWSP.EDU/FINAID

Stevie Pointer

Campus ID: 12345678

GRANTS AND SCHOLARSHIPS	Fall	Spring	Total
Pointer Promise SCH	\$500	\$0	\$500
Presidential Gold SCH	\$500	\$500	\$1,000
Petersen Ruth O. SCH	\$500	\$500	\$1,000
Federal Pell Grant	\$3,173	\$3,172	\$6,345
Wisconsin Grant - UW Students	\$1,575	\$1,575	\$3,150
Pointer Partnership	\$150	\$150	\$300
Federal SEOG Grant	\$500	\$500	\$1,000
Total Grants and Scholarships	\$6,898	\$6,397	\$13,295

LOANS	Fall	Spring	Total
Federal Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Unsubsidized Loan	\$296	\$295	\$591
Total Loan(s)	\$2,046	\$2,045	\$4,091

Other (Additional loan if needed, not included in Net Costs)

EMPLOYMENT	Total	Separate Application Required	Total
Federal Work-Study	\$2,000	Federal Direct PLUS or Private Loan	\$0

COST OF ATTENDANCE

Estimated Direct Costs (Expenses billed to you by the University)

	Fall	Spring	Total
Tuition and Fees	\$4,202	\$4,202	\$8,404
Housing and Meals	\$3,820	\$3,820	\$7,640
Total Estimated Direct Costs	\$8,022	\$8,022	\$16,044
Net Direct Costs after Gift Aid	\$1,124	\$1,625	\$2,749
Net Direct Costs after Gift Aid and Loan(s):	\$0	\$0	\$0

Estimated Indirect Costs (Educational expenses not billed by the university)

	Fall	Spring	Total
Books and Supplies	\$125	\$125	\$250
Transportation	\$645	\$645	\$1,290
Personal	\$901	\$901	\$1,802
Total Estimated Indirect Costs	\$1,671	\$1,671	\$3,342

Combined Estimated Direct and Indirect Costs	\$9,693	\$9,693	\$19,386
Combined Net Costs after Gift Aid	\$2,795	\$3,296	\$6,091
Combined Net Costs after Gift Aid and Loan(s):	\$749	\$1,251	\$2,000

Your Financial Aid Offer is based on the following information:

Campus: Stevens Point

Residency: Resident

EFC: 0

Housing: On Campus

Understanding your Financial Aid Offer

Cost of Attendance (COA) – This is the estimated amount it will cost you to attend UWSP for the academic year. The COA includes tuition and fees; housing and meals; and allowances for supplies, transportation, loan fees, and other miscellaneous personal expenses. Some of these are direct costs that are billed to your UWSP account, and some are indirect costs that you are likely to incur but are not billed by UWSP. These costs are estimated; therefore, we strongly encourage you to plan your own specific budget based on your housing choice and meal plan, transportation needs, etc. Be sure to view your bill for actual charges when determining how much you owe the university each semester.

Expected Family Contribution (EFC) – This number is based on the federal calculation, from the information provided on your FAFSA, and is used to determine your eligibility for financial aid. This is not the amount of money your family will have to pay for college, nor is it the amount of financial aid you will receive.

Grants and Scholarships – Gift assistance that does not have to be repaid. However, occasionally you may be required to pay back part or all of gift aid if, for example, you withdraw from school during a semester.

Net Cost – This is your estimated COA minus any grants and scholarships that you were offered.

Federal Student Loans – Accepted loans will need to be repaid after you complete your degree. Subsidized loans do not accrue interest until after you graduate. Unsubsidized loans start accruing interest at the time of disbursement, but no student loan requires repayment until either you drop below half-time enrollment or graduate.

Federal Work-Study – Provides the opportunity to work part time for any UWSP department or approved community nonprofit organization to help pay for college costs. Wages earned are paid directly to you via direct deposit. However, a student does not need to have work-study to be able to work on campus.

Federal Direct PLUS Loan – A loan available to the parents of dependent undergraduate students or graduate students.

Please see the enclosures for more information or visit our website at www.uwsp.edu/finaid.

Next Steps

- ➔ Review your financial aid offer in accesSPoint. Select the Financial Aid tile to accept, reduce or decline your loans and/or Federal Work-Study offer. Grants and scholarships are automatically accepted on your behalf.
- ➔ Notify our office of any financial aid, including scholarships from outside resources, that is not already listed in your financial aid offer on our website at www.uwsp.edu/finaid/Pages/scholarships.aspx. Not reporting these resources in advance could cause delayed adjustments to your financial aid.
- ➔ If you accept your Federal Direct Loan(s), be sure to complete Entrance Counseling and sign a Master Promissory Note (MPN) at studentaid.gov/h/complete-aid-process.
- ➔ Visit our Campus Activities and Student Engagement (CASE) website at www.uwsp.edu/centers/CASE/pages/default.aspx to begin your job search.
- ➔ Review your bill in accesSPoint. Bills will be available in mid-August for fall and mid-January for spring. Minnesota residents must apply for reciprocity before the first semester of enrollment begins.
- ➔ View and/or sign up for UWSP's payment plan at www.uwsp.edu/SFS/Pages/Pay-My-Bill.aspx. You must have enough financial aid to cover your bill and/or pay your balance with personal funds by the due date to avoid administrative fees.
- ➔ Financial aid will begin disbursing approximately one week before your classes begin. It is anticipated aid will be applied to UWSP bills August 26 for fall and January 19 for spring.