NEW STUDENT
Financial Checklist

1. APPLY FOR FINANCIAL AID
   - www.fafsa.gov or www.studentaid.gov
   - Both you and your parent must create an FSA ID and Password.
   - We recommend applying early, though you can complete the FAFSA anytime during the academic year.
   - Visit https://studentaid.gov/apply-for-aid/ffas/default.aspx for information in how to complete the FAFSA.
   - You will need to renew your FAFSA to apply for financial aid every year.

2. APPLY FOR SCHOLARSHIPS
   - Apply for Private/External Scholarships. We provide resources for both searching and applying for outside scholarships at https://www.uwrf.edu/FinancialAid/TypesOfAid/OutsideScholarships.cfm
   - Report any external scholarships through the Outside Scholarships page.
   - UWRF Scholarship applications open early — a year in advance of when you receive the funds. Apply starting Oct. 1 at www.uwrf.academicworks.com for the following school year. Deadline for MOST scholarships is Feb. 1.

3. USING VETERANS’ EDUCATIONAL BENEFITS
   - Submit Federal and/or State Educational Benefit forms to the Military and Veteran Resource Office
   - Complete Certification Request Form each semester after registering for classes at www.uwrf.edu/VeteranServices/
   - Contact for the Military and Veteran Resource Center
     283 Rodli Hall
     veterans@uwrf.edu, 715-425-3529
     www.uwrf.edu/VeteranServices/

4. CHECK YOUR eSIS TO DO LIST
   - We will send an email to your UWRF account when your FAFSA is received and let you know if any additional information is needed. If it is, you’ll have items noted in your eSIS (https://esis.uwrf.edu/) To Do List.
   - Check your To Do List periodically throughout the summer and school year.
   - Turn in your Final High School Transcript showing your date of graduation to Admissions. This MUST be done before aid will be applied to your billing account. This will become a To Do List item if not turned in by the start of the semester.

5. REVIEW YOUR FINANCIAL AID OFFER LETTER
   - Your offer will show your eligible aid amounts, estimated charges, and total Cost of Attendance for the upcoming year. Actual semester charges will be on your Billing Statement.
   - Are you a MN Resident? Apply for Reciprocity NOW.
   - Review “Understanding Your Offer” Guide.
   - Only borrow what you need. The “Student Loan Eligibility” section of your offer letter shows you the maximum that can be borrowed from a Federal Student Loan. For more information on loans, visit https://www.uwrf.edu/FinancialAid/TypesOfAid/Loans.cfm.

6. CALCULATE YOUR ESTIMATED BALANCE AND DECIDE WHAT AID TO USE
   - Figure out your estimated semester balance due to UWRF by subtracting grants, scholarships, and any loans you decide to borrow from your estimated charges on your aid offer:
     Your ESTIMATED Semester Charges – Semester Financial Aid = Remaining Balance Owed
   - Grants and Scholarships (money you don’t repay)
   - Work Study (an on-campus job, money is earned as a paycheck; this does NOT get paid to your billing account)
   - Student Loans (money you borrow now and repay later)
   - Applying for additional loans? Now is the time to apply. For more information on private and parent PLUS loans visit https://www.uwrf.edu/FinancialAid/ApplyforAid/Index.cfm.
ACCEPT YOUR AID
- View our tutorial on accepting aid using the QR Code.
- If using federal loans for the first time, you must complete BOTH Entrance Loan Counseling and Master Promissory Note (MPN) through www.studentaid.gov.
- Your federal student loans will NOT apply to your account until you have accepted them and completed Counseling and MPN.

VIEWING YOUR BILL
- Your bill will be available in eSIS before the start of the semester if you’re registered for classes – you’ll receive an email to your @my.uwrf.edu account when ready to view.
- Due dates and other important information about your bill and making payments is included in the email notification.
- Review charges and pending aid to verify correct information. Reach out with questions!

USING YOUR AID TO PAY YOUR BILL
- All accepted financial aid starts applying to accounts a week before the semester if there are no outstanding items on your eSIS To Do List and you are enrolled full-time.
- Watch your Billing Statement in eSIS. When aid is applied, it will show as a payment. If it has not disbursed and you have questions - please reach out!

METHODS OF PAYMENT
- In Person: Checks, Cash, Cashier Checks, and Money Orders can be paid in person at the Billing Office.
- Online (eSIS): Electronic Check (will need your bank routing and account number, no convenience fee charged), Credit/Debit (convenience fee will be charged for credit/debit).
- Payment Instructions: www.uwrf.edu/studentbilling/NewAcctInformation/index.cfm
- Have an external scholarship or a 529 Education Plan? Be sure to include student name and W# with the check/payment. These can be brought or mailed to UWRF Student Billing
  226 Rodli Hall
  410 S. 3rd St.
  River Falls, WI 54022

GRANT ACCESS TO OTHERS
- Student sets up through their eSIS account.
- This allows specific individuals access to student account information and making payments.
- Instructions: www.uwrf.edu/eSIS/upload/Granting-Access-to-Others-tutorial-8-12-19.pdf

DIRECT DEPOSIT
- Connect your bank account to your billing account for refunds when your financial aid exceeds charges.
- We begin issuing refunds approximately the second week of the semester.
- Watch for an email from noreply-easypath@ecsi.net (You will need the “Heartland Key” provided in email)
- Instructions: www.uwrf.edu/eSIS/upload/How-to-set-up-Direct-Deposit-of-Refunds-ECSI_04-07-2023.pdf

MN RECIPROCITY
- Apply through www.ohe.state.mn.us/ for the 2024-25 academic year.
- Student’s social security number is required.