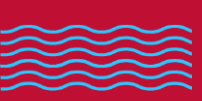


# What You Need to Know About Financial Aid

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UWRF Financial Aid | [finaid@uwrf.edu](mailto:finaid@uwrf.edu) | 715-425-3141



# Topics We Will Discuss

- What is financial aid?
- Cost of attendance (COA)
- Student aid index (SAI)
- Financial need
- Types and sources of financial aid
- Free Application for Federal Student Aid (FAFSA®)
- Next steps after submission

# What Is Financial Aid?

Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses



# What Is Cost of Attendance (COA)?

Direct Costs (billed to you)	Indirect Costs (not billed, but to budget for)
Tuition and fees	Academic Supplies
Housing	Transportation
Food (On Campus)	Miscellaneous & personal
Books*	



\*Books at UWRF are included as part of textbook rental program. Check with individual campuses for textbook cost information

# UWRF & Cost of Attendance

Academic Year (Fall & Spring)	Tuition & Fees	Double Room	Meals	Total
WI Resident	\$9,508	\$4,952	\$2,950	\$17,410
MN Resident	\$10,580	\$4,952	\$2,950	\$18,482
Midwest Rate	\$13,069	\$4,952	\$2,950	\$20,971
Non-Resident	\$17,971	\$4,952	\$2,950	\$25,873*

MWTR is a multi-state tuition reciprocity program that includes Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, Nebraska, North Dakota, Ohio, and South Dakota

\*Includes \$3,000 non-resident scholarship

**This chart does not include non-direct costs budgeted in COA. Only direct costs are displayed.**

# What Is Student Aid Index (SAI)?

**Number resulting from the evaluation of a student's (and family's) approximate financial resources for a student's postsecondary education**



**Student contribution**

**Parent contribution**  
(for dependent students)

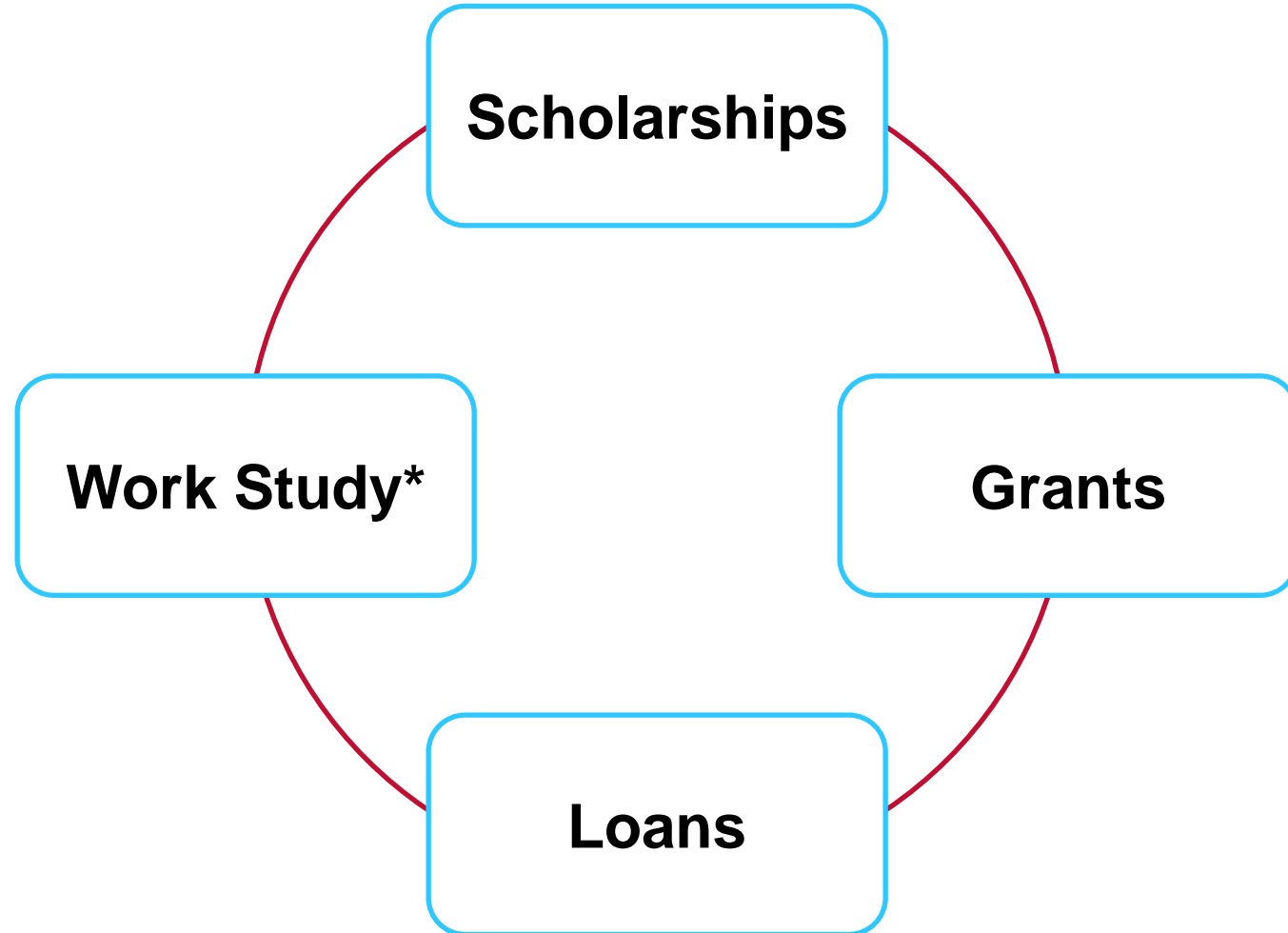
# What is Financial Need?

**Cost of attendance (COA)**

**– Student aid index (SAI)**

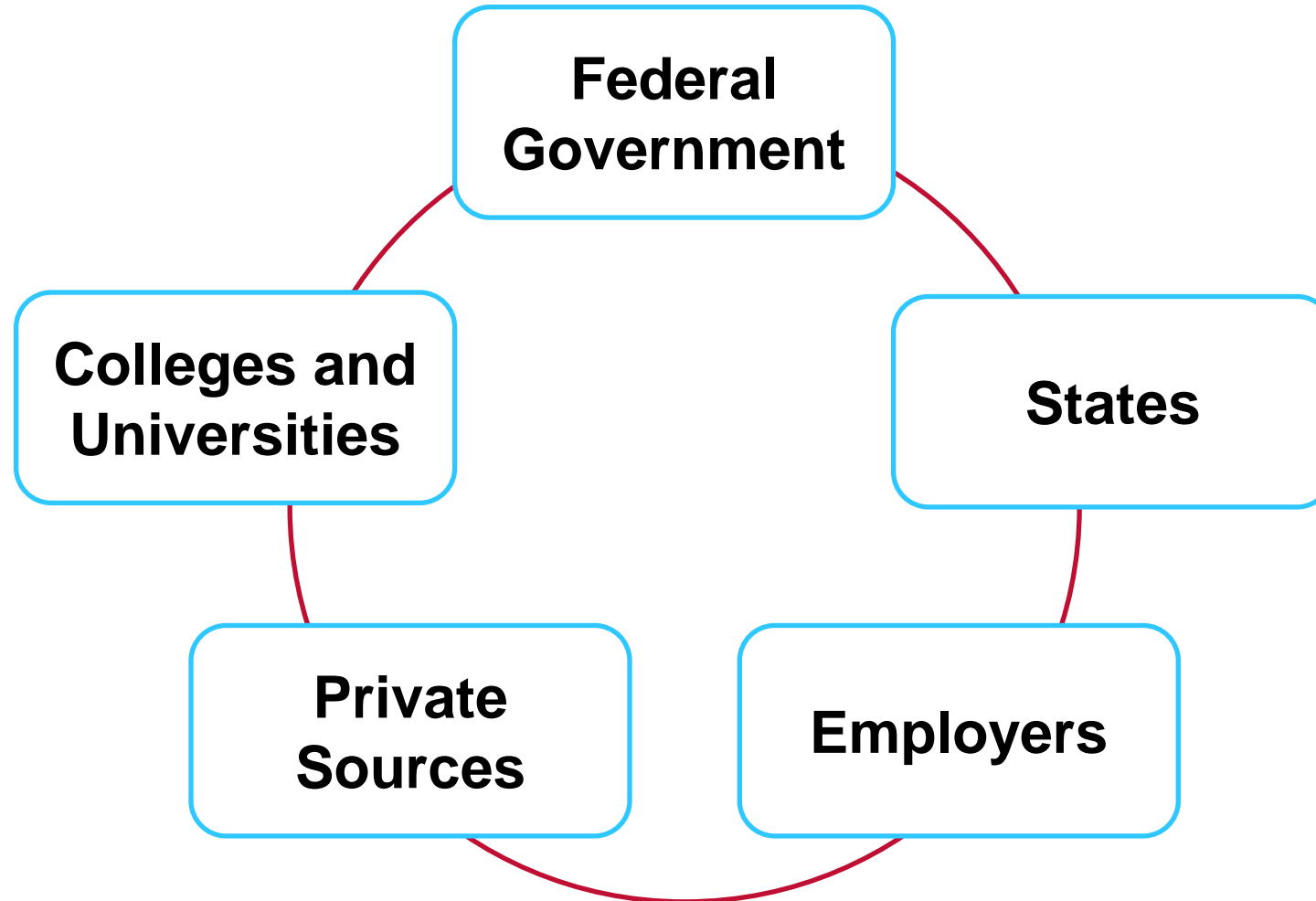
**= Financial need**

# Types of Financial Aid





# Sources of Financial Aid





# Free Application for Federal Student Aid (FAFSA<sup>®</sup>)

- Collects demographic and financial information
- Information used to calculate SAI
- Colleges use SAI to offer financial aid
- Available in English and Spanish



# Free Application for Federal Student Aid (FAFSA<sup>®</sup>)

- May be filed at any time during an academic year, but typically no earlier than October 1<sup>st</sup> prior to the academic year for which the student requests aid
- For the 2025-2026 academic year, the FAFSA may be filed starting December 1, 2024
- Colleges may set priority FAFSA completion dates

# FUTURE Act Direct Data Exchange (FA-DDX)

- Allows for an individual's federal tax information (FTI) to be directly transferred from the IRS to the FAFSA
- Consent is required by all contributors on FAFSA
- IRS transfers information to populate FAFSA income questions for most tax filers
- Eliminates manual entry of tax and income information

# FSA ID

- Account username & password
- Each contributor must create their own FSA ID
- Can take up to a couple weeks to process
- **Do not use high school email address when creating FSA ID**

## Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

Already have an account? [Log In](#)

### What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

### What You'll Need

- Social Security number
- Your own mobile phone number and/or email address

# Getting Started

<https://studentaid.gov/>

The screenshot shows the homepage of the Federal Student Aid website. At the top, there is a navigation bar with the Federal Student Aid logo and links for FAFSA Form, Loans and Grants, Loan Repayment, and Loan Forgiveness. A user profile for 'Brenda' is visible in the top right. The main content area features a large blue banner with the text 'Get Money To Help Pay for School' and 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college, career school, or graduate school.' Below this, there are two buttons: 'Start a 2025-26 FAFSA® Form' (circled in red) and 'Edit Existing Forms'. To the right of these buttons is a large graphic of the FAFSA form logo with illustrations of students. Below the main banner, there is a section for 'Check FAFSA® Deadlines for the State You Live In' with dropdown menus for 'School Year' and 'State of Residence', and a 'Find Deadlines' button. At the bottom, there are three informational cards: 'Who should complete the FAFSA® form?', 'How long will it take?' (1 hr), and 'What do I need?' (listing required information like FSA ID, parent name, date of birth, etc.).

An official website of the United States government.

Help Center Submit a Complaint English | Español

Federal Student Aid FAFSA® Form Loans and Grants Loan Repayment Loan Forgiveness

Get Money To Help Pay for School

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

Start a 2025-26 FAFSA® Form

Start New Form

Edit a 2025-26 FAFSA® Form or Accept an Invitation

Edit Existing Forms

FAFSA® form

Need the 2024-25 FAFSA form?

Start New Form Edit Existing Forms

Check FAFSA® Deadlines for the State You Live In

School Year State of Residence Find Deadlines

View All FAFSA Deadlines

Who should complete the FAFSA® form?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.

How long will it take?


1 hr

It takes most people less than one hour to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.

What do I need?

- Verified account username and password (FSA ID)
- Parent or spouse contributor name, date of birth, Social Security number, and email address
- Income and asset information (if required)


# FAFSA Contributors

**FAFSA**<sup>®</sup> FORM 2025–26  Student Jenny Price


Understanding the FAFSA<sup>®</sup> Form


2 of 4

## Contributors to the FAFSA<sup>®</sup> Form




Who is a contributor on the 2024-25 FAFSA<sup>®</sup> form?

Watch on  YouTube

 **Parents or Spouses**

Your answers on the FAFSA<sup>®</sup> form will determine if any contributors need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but they will not be financially responsible for the student's education.

 **How To Invite**

Contributors will need to log in with their own FSA ID to provide their information. To invite a contributor to a FAFSA form, you'll need to provide their name, date of birth, Social Security number (if they have one), and email address.

[Information or Documents You May Need](#) ▾

[Previous](#) [Continue](#)

# FAFSA Contributors

## Is My Parent a **CONTRIBUTOR** When I Fill Out My FAFSA® Form?

Federal Student Aid

A **parent** means your legal (biological or adoptive) parent or a person that the state has determined to be your legal parent. A **stepparent** is considered a parent if they have adopted you. Stepparents that have not adopted you will be identified as a parent spouse.

Are your biological or adoptive parents married to each other?



Your parents' marital status is married (not separated), and both of your parents' information must be included on the FAFSA® form. If your parents did not file taxes jointly, then both of your parents are contributors. Their individual information, consent and approval, and signatures will be required on the FAFSA form. If your parents filed taxes jointly, only one parent is required as a contributor and will report information for both parents.

*Note: Dependent students are required to report parent information on the FAFSA® form, and in most cases, a parent will be identified as a contributor for these students. All contributors are required to provide their information, signature, and consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form. Being a contributor on the FAFSA form does not mean an obligation to pay for the student's education.*

Do your biological or adoptive parents live together?



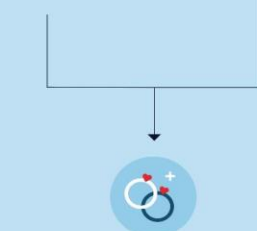
Your parents' marital status is unmarried (both legal parents living together), and both of your parents are contributors, even if they were never married, are divorced, or are separated. Their individual information, consent and approval, and signatures will be required on the FAFSA® form.

Did one parent provide more financial support than the other over the past 12 months?



The individual information, consent and approval, and signature of the parent who provided more financial support over the past 12 months will be required on the FAFSA® form, and this parent will be identified as a contributor.

The individual information, consent and approval, and signature of the parent who has the greater income and assets will be required on the FAFSA® form, and this parent will be identified as a contributor.



Has this parent married/remarried?

Your parent's marital status is married/remarried. Your stepparent will also be identified as a contributor on the FAFSA® form if they didn't file their taxes jointly with your parent.

Your parent's marital status is single (never married), separated, divorced, or widowed. An additional parent will not be identified as contributor.



# Student Invites Contributor to FAFSA

- Student provides personal information about contributor(s) to invite them to complete the contributor portion of the FAFSA

The screenshot shows the FAFSA 2025-26 interface for Student Jenny Price. At the top, there is a progress bar with five steps: 1. Personal Circumstances (highlighted), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. Below the progress bar, the heading reads "Invite Parent(s) to This FAFSA® Form".

A light blue box contains the following text: "We Need Information for Your Parent(s) Now. Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA® form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections." To the left of this text is an icon of a document with a green plus sign and a person icon.

Below this box, there are three paragraphs of text: "Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf." "If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account." "IMPORTANT: If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the [guidance and recommended workaround](#) and try again."

At the bottom, there are two form sections. The first is titled "Parent" and has two input fields: "First Name" with the value "Mark" and "Last Name" with the value "Price". The second is titled "Parent Spouse or Partner" and has two input fields: "First Name" (marked as optional) and "Last Name".

# Student Section Completion

- College Selection
- Review information
- Sign

FAFSA<sup>®</sup> FORM 2025-26 Student Jenny Price Save FAFSA Menu

**You're Almost There!**  
The student section is complete!

Parent Contributors

**Requirements for Dependent Students**  
Your FAFSA<sup>®</sup> form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Contributor(s)	Role	Date Added	Status
Mark Price	Parent	8/28/2024	Invite Sent

**Track and Manage Your FAFSA<sup>®</sup> Form and Contributors**  
Your application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).


View Status

# Contributor Section

- Email invitation to complete contributor portion
- Use FSA ID to access FAFSA
- Answer questions like those asked in the student information section, including family size
- Review of information
- Sign and submit

Federal Student Aid

## Help Complete Jenny's Form



Mark,

Jenny P won't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid* (FAFSA®) form.

**Providing information as a contributor does not make you financially responsible for Jenny's education costs.** Completing the FAFSA form is how they qualify for the following student aid:

- Federal Pell Grants
- federal student loans
- state financial aid
- school financial aid

Create a StudentAid.gov account or log in with your existing FSA ID (account username and password) to access and complete your section of the form. Creating a new StudentAid.gov account takes 10–15 minutes, but it can take up to three days for approval.

We recommend that you wait to log in and complete your section of the form until the person who invited you to participate has completed, signed, and submitted their section.

If you log in and can't enter the form because it's already been submitted, you may not be needed as a contributor.

Don't recognize Jenny? [Read about what to do if you got an invite and don't recognize the sender.](#)

[Get Started](#)

# FAFSA Submission Summary

- Ability to print summary from email
  - Eligibility overview
  - FAFSA form answers
  - School information
  - Next steps

The screenshot shows the FAFSA 2025-26 submission summary page for Jenny Price. The page features a celebratory banner with hot air balloons and the text "Congratulations, The FAFSA® Form Is Complete!". Below the banner, the completion date is listed as 08/29/2024. The main section, titled "What Happens Next", contains three items: "Email Sent" (confirming an email version was sent), "The Student Can Track the Status of Their Form" (indicating processing within 1-3 days), and "The Student Will Receive School Communications" (explaining how the Student Aid Index (SAI) is used for aid determination). At the bottom, there is a section for "Track and Manage the Student's FAFSA® Form" with a "View Status" button.

FAFSA<sup>®</sup> FORM 2025-26 Parent of Jenny Price

Exit | FAFSA Menu

**Congratulations,**  
The FAFSA<sup>®</sup> Form Is Complete!

Jenny Price

Completion Date  
08/29/2024

### What Happens Next

- Email Sent**  
Confirm that the student received an email version of this page.
- The Student Can Track the Status of Their Form**  
In one to three days, the student's FAFSA form will be processed and made available to their schools.
- The Student Will Receive School Communications**  
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

**Track and Manage the Student's FAFSA<sup>®</sup> Form**  
You can check the status of the student's application in the "My Activity" section of your account Dashboard. We will let you know if we need anything more from you.

[View Status](#)

# What Should I do After Completing the FAFSA?

- Look for communication (**email and mail**) from the colleges listed on your FAFSA – additional information may be required
- **Continue to apply to scholarships, but be aware of deadlines**
- Research alternate loan options (Begin applying as early as July 1, 2025)
- **Contact the colleges directly** with any questions or if you believe you need to make a change to the FAFSA

# Attending a WI Public College/University?

- Apply for MN tuition reciprocity starting in the spring!
- Application is through the **MN Office of Higher Education**
- Ensure you apply for the correct upcoming academic year
- Free and takes about 2 minutes
- Campus gets notified of approval

**Questions?**