What You Need to Know About Financial Aid

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Topics We Will Discuss

- What is financial aid?
- Cost of attendance (COA)
- Student aid index (SAI)
- Types of financial aid
- Free Application for Federal Student Aid (FAFSA®)
- Questions

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)?

- Tuition & fees
- Housing & food
- Books & supplies
- Transportation
- Miscellaneous & personal

UWRF Costs (2025-2026)

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 automatic $3,000 non-resident scholarship. Renewable for 10 semesters if GPA is 2.500 or higher

This chart does not include indirect costs budgeted in COA. Only direct costs are displayed.

What Is Student Aid Index (SAI)?

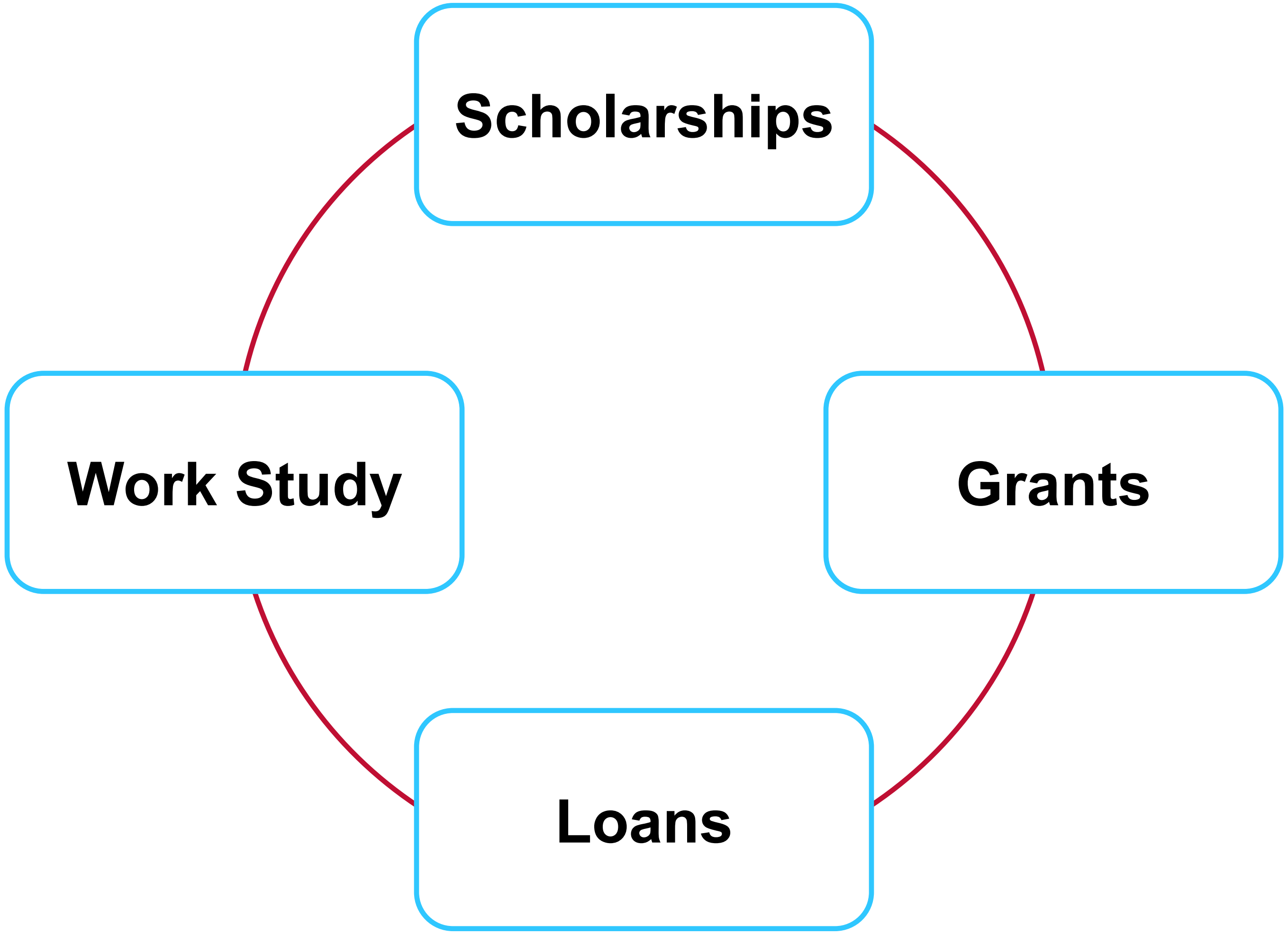
Number resulting from the evaluation of a student's (and family's) approximate financial resources for a student's postsecondary education

Student contribution

Parent contribution

(for dependent students)

Types of Financial Aid



UWRF Scholarships

Falcons Soar Award

First Year Students:
3.3 GPA = $1,000
3.75 GPA = $1,500
4.0 GPA = $2,000

Transfer Students:
3.4 GPA = $1,000

Scholarship application for 26-27 opens on October 1st

Free Application for Federal Student Aid (FAFSA®)

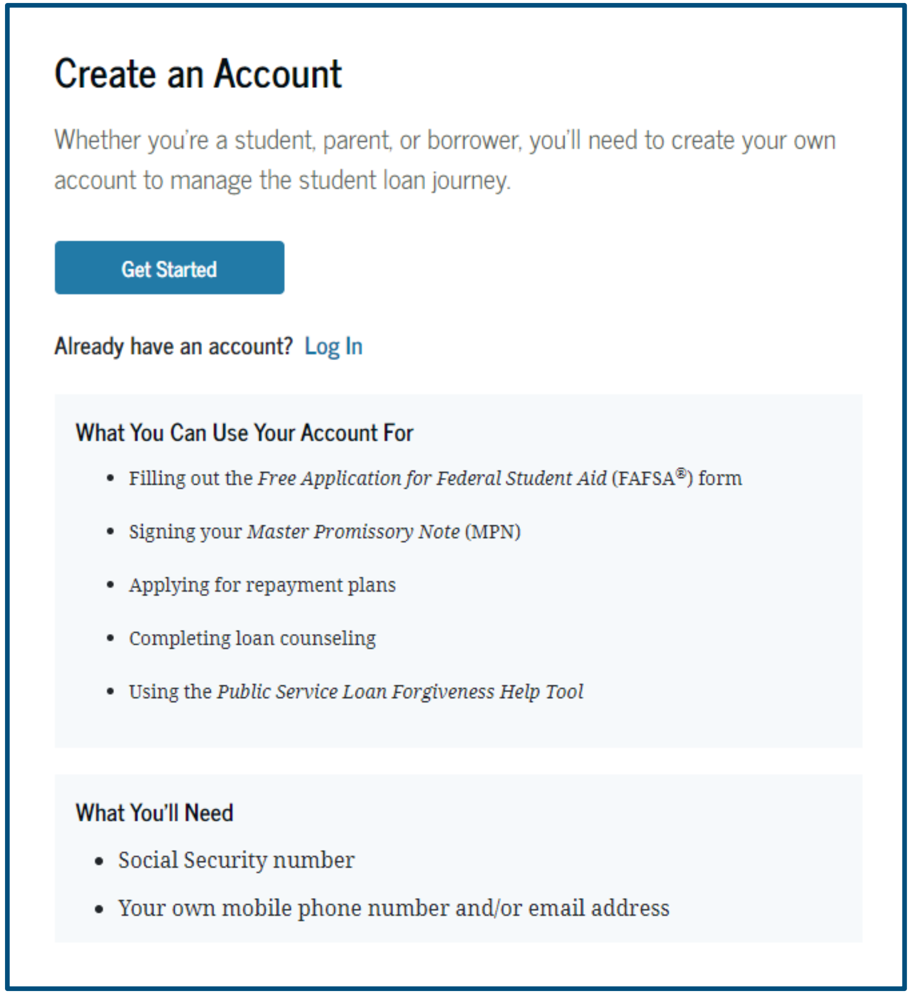
- Collects demographic and financial information
- Information used to calculate SAI
- Colleges use SAI to offer financial aid
- Available in English and Spanish

Free Application for Federal Student Aid (FAFSA®)

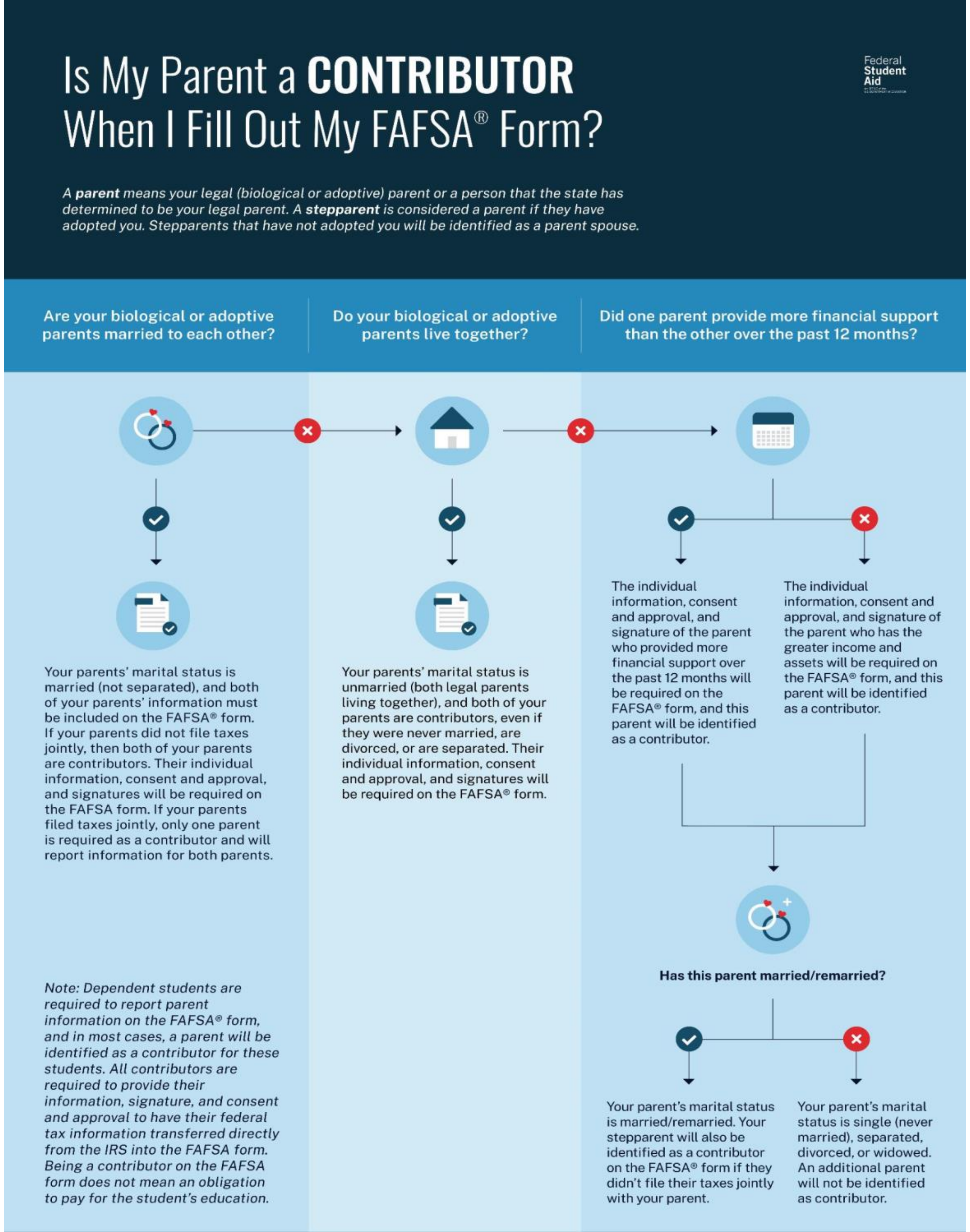
- May be filed at any time during an academic year, but typically no earlier than October 1st prior to the academic year for which the student requests aid
- **For the 2026-2027 academic year, the FAFSA opened on October 1st**
- 2026-2027 FAFSA uses tax & income information from 2024
- Colleges may set priority FAFSA completion dates

FSA ID

- Account username & password
- Each contributor must create their own FSA ID
- Only the owner should create an FSA ID
- Takes 3-4 days to process
- **Do not use high school email address when creating FSA ID**



FAFSA Contributors



FUTURE Act Direct Data Exchange (FA-DDX)

- Allows for an individual's federal tax information 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

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**
- Research alternate loan options (Begin applying as early as July 1)
- Contact the colleges directly with any questions or if you believe you need to make a change to the FAFSA

Questions?