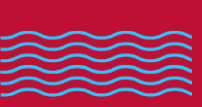


What You Need to Know About Financial Aid

UWRF Financial Aid | finaid@uwrf.edu | 715-425-3141



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)?

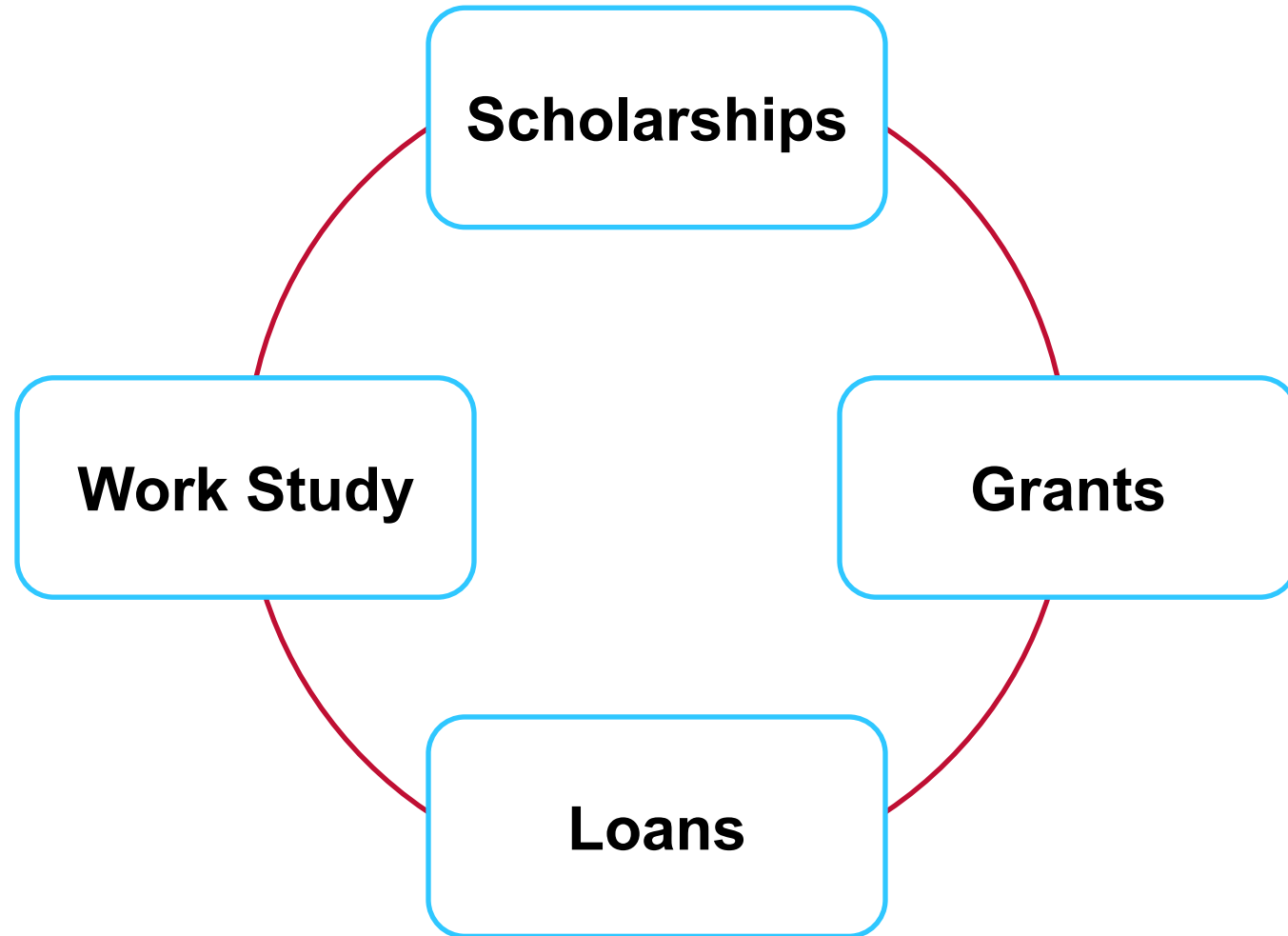
**Number resulting
from the evaluation
of a student's
(and family's)
approximate
financial resources
for a student's
postsecondary
education**



**Student
contribution**

Parent contribution
(for dependent students)

Types of Financial Aid



UWRF Scholarships

Falcons Soar Award

First Year Students:

3.3 GPA = \$1,000

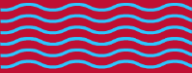
3.75 GPA = \$1,500

4.0 GPA = \$2,000

Transfer Students:

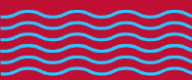
3.4 GPA = \$1,000

**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**

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

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.

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?