UNIVERSITY OF WISCONSIN RIVER FALLS

Financial Aid Office

Your Financial Aid Offer Letter Explained

Offer letters are based on FAFSA and any information we have at the time the letter was created (i.e., housing and living on/off campus; UWRF scholarships, etc.). As updates are made, we send out revised financial aid offers and recommend keeping a copy of each for your records.

Estimated Annual Cost of Attendance Academic Year 2026-27

Costs Payable to UWRF		Costs Payable to Others	
Tuition	$7,530.00	Academic supplies	$450.00
Required Fees	$1,720.00	Personal expenses	$2,370.00
Room (on campus)	$5,380.00	Room (off campus)	$0.00
Food (on campus)	$3,210.00	Food (off campus)	$0.00
Textbook rental fee	$190.00	Transportation	$1,500.00
New student fee	$230.00	Out-of-state travel	$0.00
Total UWRF costs	**$18,260.00**	Federal Direct Loan fee	$70.00
		Total other costs	**$4,390.00**

Total Cost of Attendance: $22,650.00

Note: Costs listed above are for the 2025-26 academic year. 2026-27 costs for tuition, fees, on campus housing and meal plans must still be approved by the Universities of Wisconsin Board of Regents. We will send an updated financial aid offer once costs have been approved for 2026-27.

SAMPLE

Scholarships and Grants

Program Name	Fall	Spring	Total
Falcons Soar Scholarship	$1,000.00	$1,000.00	$2,000.00
Federal Pell Grant	$1,625.00	$1,625.00	$3,250.00
Wisconsin Grant	$1,021.00	$1,021.00	$2,042.00
Total Scholarships and Grants	$3,646.00	$3,646.00	$7,292.00

Note: Falcon Tuition Promise grants have not been determined at this time. If you qualify for the Falcon

Estimated Net Price
Total Cost of Attendance less scholarships and grants **$15,358.00**

Estimated Net Costs Payable to UW-River Falls
Total UWRF Costs less scholarships and grants **$10,968.00**

Student Loan Eligibility

Program Name	Fall	Spring	Total
Federal Direct Loan Subsidized	$1,750.00	$1,750.00	$3,500.00
Federal Direct Loan Unsubsidized	$1,000.00	$1,000.00	$2,000.00
Total Student Loans	$2,750.00	$2,750.00	$5,500.00

Campus Employment Opportunity

Program Name	Fall	Spring	Total
Federal Work-Study	$1,200.00	$1,200.00	$2,400.00

Estimated Remaining Costs 2026-27
Total Cost of Attendance less all offered financial aid **$7,458.00**

If you are borrowing a Federal Direct Loan for the first time you must complete loan counseling and a loan agreement at https://studentaid.gov.

Financial Aid Cost of Attendance (COA)

Financial Aid uses a Cost of Attendance (COA) that complies with federal requirements showing **BOTH** the costs you pay to UWRF (aka direct costs) **and** expenses you **might** have (aka indirect costs). The COA estimates are **only** used with processing financial aid awards. Because we use estimates, the amounts will vary slightly from other published figures and may be different than the actual charges on your billing statement.

Costs Payable to UWRF + Payable to Others = Total COA

Direct Costs: Paid to UWRF. Costs billed by and paid to the university, such tuition, fees, etc.

Indirect Costs: Paid to others. Potential expenses related to attending school which financial aid can help cover. We are required to include these amounts in the COA.

- **TUITION & FEES**
  What students pay for classes and instruction provided by the college and automatic charges for services such as student activities. Residency for tuition purposes is based on the determination of the Registrar's office as set forth in WI Statutes. **Minnesota Residents MUST apply for tuition reciprocity, (https://students.uwrf.edu/studentbilling/tuition-and-fees).**
- **ROOM & FOOD**
  AKA "housing" and "board, all students have living expenses, whether they live on or off-campus and pay rent, etc. The COA uses the average housing charges and 21 weekly meal plan.
- **ACADEMIC SUPPLIES**
  UWRF provides textbook rental for undergraduate students, and the fees are already included on your billing statement each semester. However, there are other incidental supplies that you may need, and is included in the COA; **https://students.uwrf.edu/textbookservices.**
- **TRANSPORTATION/TRAVEL**
  All students spend some money for travel, whether they live on campus or commute.
- **PERSONAL**
  All students should plan for incidental/personal expenses they may have while attending college.
- **ESTIMATED NET PRICE**
  The estimated remaining **total COA** AFTER gift aid is subtracted. **Total COA – Gift Aid = Estimated Net Price**
- **ESTIMATED NET COSTS PAYABLE TO UWRF**
  Your estimated balance owed to UWRF AFTER gift aid is subtracted. **Total UWRF Costs – Gift Aid = Estimated Amount Due**
- **ESTIMATED REMAINING COSTS**
  This is NOT an estimated balance due to UWRF. It is the amount left after **all** aid is subtracted from the **Total COA** and is **the remaining amount you can borrow in additional PLUS or private loans** to cover any remaining direct/indirect costs.

UWRF Financial Aid • 133 Rodli Hall • finaid@uwrf.edu • 715-425-3141• UWRF.edu/FinancialAid

Estimate Your Costs Payable to UWRF

Use the **Cost of Attendance (COA) estimates** on your financial aid offer letter to anticipate possible charges you will have on your UWRF billing statements, plan the financial aid you will use, and determine if you need additional loans.

Step A. Use the Direct Costs from your Aid Offer Letter to estimate your charges from UWRF

ESTIMATE COSTS PAYABLE TO UWRF	*Sample*	Your Estimates
Tuition & Fees *Tuition; Textbook Rental, New Student Fee, and Required Fees*	*$ 9670*	$
Room *Living off campus, enter $0*	*+ $ 5380*	+$
Food *Living off campus, enter $0*	*+ $ 3210*	+$
Estimated Annual Total UWRF Costs (A)	*= $ 18,260*	=$

Step B. Calculate Your Responsibility after Financial Aid

If your balance is negative, you are eligible for a refund. A positive balance is how much you will still have to pay. Divide in half for semester amounts. This is the yearly estimated amount you'll owe if you accept:
B1. ONLY scholarship & grants. "Gift aid" - not repaid; include known external awards not yet reported to UWRF.
OR
B2. ALL scholarships, grants, **AND** federal student loans. Loans are funds you borrow and must repay.

B1. AFTER SCHOLARSHIPS & GRANTS	*Sample*	Your Estimates
Estimated Annual Total UWRF Costs (A)	*$ 18,260*	$
Minus Scholarships/Grants	*- $ 7292*	- $
Estimated Annual Balance After Scholarships & Grants (B1)	*= $ 10,968*	= $

B2. AFTER SCHOLARSHIPS, GRANTS, & FEDERAL LOANS	*Sample*	Your Estimates
Estimated Annual Balance After Scholarships & Grants (B1)	*= $ 10,968*	= $
Federal Student Loan Offers *If not using, enter $0*	*- $ 5500*	- $
Estimated Annual Balance After Scholarships, Grants, & Loans (B2)	*= $ 5468*	= $

Step C. Do I Need to Borrow Extra?

C1. AFTER SCHOLARSHIPS & GRANTS	*Sample*	Your Estimates
Estimated Annual Balance After Scholarships & Grants (B1)	*$ 10,968*	$
Estimated Indirect Costs *i.e. Personal, $450 & Transportation, $1500*	*+ $ 1950*	+ $
Estimated Need to Borrow (C1)	*= $ 12,918*	= $

C2. AFTER SCHOLARSHIPS, GRANTS, & FEDERAL LOANS	*Sample*	Your Estimates
Estimated Annual Balance After Scholarships, Grants, & Loans (B2)	*$ 5468*	$
Estimated Indirect Costs *i.e. Personal, $450 & Transportation, $1500*	*+ $ 1950*	+ $
Estimated Need to Borrow (C2)	*= $ 7418*	$