



2011-2012 Financial Aid Programs Chart

TYPE OF AID	ELIGIBILITY/AMOUNT	ADDITIONAL APPLICATION REQUIREMENTS
Grants & Scholarships: No repayment if enrollment period is completed.		
Federal Pell Grant	Awarded to high-need students according to federal guidelines. Awards range from \$555 to \$5,550 per year.	None
Federal Supplemental Educational Opportunity Grant (SEOG)	Awarded to needy students in accordance with institutional and federal criteria. Restricted to Pell Grant eligible students. Amounts range from \$100 to \$1,000 per year. Must be enrolled for at least 6 credits per term. Funding is limited.	With limited funding if a student's aid eligibility is lost at any point during the award year, SEOG funds may not be available for an SEOG-awarded student even if aid eligibility is regained at a later date.
Wisconsin Higher Education Grant (WHEG)	Awarded to Wisconsin residents who demonstrate financial need as determined by a state eligibility formula. Awards range from \$804 to \$2,444 per year. Must be enrolled for at least 6 credits per term. Funding is limited.	With limited funding if a student's aid eligibility is lost at any point during the award year, WHEG funds may not be available for a WHEG-awarded student even if aid eligibility is regained at a later date.
Fund for Wisconsin Scholars (FFWS) Grant	Via private funds from the Morgridge Foundation , awarded to Wisconsin residents who graduated within the last three years from a WI public high school. Restricted to freshmen who are Pell Grant eligible, full-time students with unmet financial need. To maintain eligibility for subsequent years, must complete 24 credits per academic year. Recipients are randomly selected. Funding is limited.	Upon being notified of initial selection during fall semester of freshman year, student must confirm acceptance of the award with the Fund for Wisconsin Scholars Program Office.
Wisconsin Covenant Scholars Grant	Awarded to students who signed and fulfilled the terms of the WI Covenant Pledge. Amounts range from \$125 to \$1,500 per year dependent of Expected Family Contribution (EFC) and enrollment level. Award amount prorated based on EFC. Must be enrolled for at least 6 credits per term.	Free Application for Federal Student Aid or FAFSA must be completed by April 1, 2011. Confirmation form must be signed by primary high school contact person. Award is pending until Wisconsin Covenant Office and high school confirm WI Covenant Scholar status.

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Wisconsin Covenant Foundation Grant	Awarded to students who signed and fulfilled the terms of the WI Covenant Pledge. \$1,500 per year awarded to students who are enrolled at least half time (6 or more credits per term) and have a \$0 EFC. For students eligible for both WI Covenant Scholars and Foundation Grants, maximum combined award is \$2,500 per year.	Same requirements as Wisconsin Covenant Scholars Grant.
Indian Grants (State and Federal)	Available to needy students who are at least one-fourth Native American (State of WI grant). Awards range from \$250 to \$1,100 for State of WI grant. Applications and amounts vary for federal grants.	For State of WI grant, complete an Indian Student Assistance Application . For federal grants, contact tribal office.
Talent Incentive Program (TIP) Grant	Awarded to high-need and disadvantaged Wisconsin residents based on specific state eligibility criteria. Awards range from \$250 to \$1,800 per year. Must be enrolled for at least 6 credits per term.	Contact your campus Student Services Office, your high school guidance office, or complete an application and return it to your regional WI Department of Public Instruction office.
Wisconsin Hearing & Visually Handicapped Student Grant	State awards for needy Wisconsin residents who have an auditory or visual impairment. Amounts range from \$250 to \$1,800 per year.	Contact the campus Student Services Office or complete an application and return it to the WI Higher Educational Aids Board or HEAB.
Lawton Minority Grant	Available to Wisconsin residents who are of African-American, Hispanic, Native American, or Southeast Asian heritage. Awards are based on both financial need and academic merit. Awards range from \$250 to \$1,500 per year. Must be enrolled at full-time status (12 or more credits) per term.	Contact the campus Student Services Office.
Institutional Scholarships	Administered through each UW Colleges campus foundation. Awards generally are based on academic merit or on a student's academic interest area rather than financial need. Amounts vary by campus.	Contact the campus Student Services Office or visit the scholarship website for your UW Colleges campus at www.uwc.edu .
Local or Non-Institutional Scholarships	Available to UW Colleges students from sources outside of the institution, including local high schools, civic groups, employers, and statewide and national organizations. Eligibility criteria and amounts may vary widely, but these are not typically based on financial need.	Contact the campus Student Services Office and your high school guidance office for information on available scholarships.
Academic Excellence Scholarships	Administered by the Wisconsin Higher Educational Aids Board (HEAB) , these scholarships are awarded to students who excel academically. Eligibility is not based on financial need. Provides up to \$2,250 toward tuition each year for up to four years through HEAB and institutional funding. Must be enrolled at full-time status (12 or more credits) per term.	Eligible graduating high school seniors will be notified by their high school guidance counselor, and will receive a letter from HEAB requesting confirmation of the college they plan to attend. Continuing students will need to contact HEAB if they plan to transfer to another institution. View HEAB's FAQ on AES scholarships for more information.

TYPE OF AID	ELIGIBILITY/AMOUNT	ADDITIONAL APPLICATION REQUIREMENTS
Loans: Must be repaid with interest.		
Federal Direct Subsidized Loan	<p>Eligibility is based on financial need; must be enrolled for at least 6 credits per term.</p> <p>Repayment at an interest rate not to exceed 6.8% begins 6 months after student ceases half-time enrollment (at least 6 credits) or graduates. Loan is interest-free while student is enrolled at least 6 credits. Up to 1.0% (less .5% fee rebate) of the loan amount is deducted as a fee. Direct Subsidized interest rate for loans disbursed July 1, 2011-June 30, 2012 is 3.4%.</p> <p>Maximum loan amount is \$3,500 per year for freshmen and \$4,500 for sophomores.</p>	<p>Must complete Direct Loan Entrance Counseling session if have never done so at UW Colleges, including transfer students: www.uwc.edu, select Money Matters, and then Complete Direct Loan Entrance Counseling.</p> <p>Must complete a Direct Loan Master Promissory Note (MPN): www.uwc.edu, Money Matters, Complete Direct Loan Master Promissory Note if an active Direct Loan MPN is not on file with the US Department of Education.</p> <p>New Direct Loan borrowers will have to complete both of these steps.</p>
Federal Direct Unsubsidized Loan	<p>Eligibility is not based on financial need; must be enrolled for at least 6 credits per term.</p> <p>Repayment at an interest rate not to exceed 6.8% begins 6 months after student ceases half-time enrollment (at least 6 credits) or graduates. Interest accumulates while a student is still in school. Up to 1.0% (less .5% fee rebate) of the loan amount is deducted as a fee. Direct Unsubsidized interest rate for loans disbursed July 1, 2011-June 30, 2012 is 6.8%.</p> <p>Maximum loan amount for dependent students is \$5,500 per year for freshmen and \$6,500 for sophomores; the total of any Direct Subsidized and Unsubsidized Loans cannot exceed these annual limits. Independent students may borrow up to an additional \$4,000 above these amounts.</p>	<p>Same requirements as Federal Direct Subsidized Loans.</p>
Federal Direct PLUS Loan (Parent Loans for Undergraduate Students)	<p>Loans are made to the parents of a Dependent student for the student's educational costs. Student must be enrolled for at least 6 credits per term. Eligibility is not based on financial need.</p> <p>Repayment at an interest rate not to exceed 7.9% begins within 60 days of the loan being fully disbursed. Up to 4% (less 1.5% fee rebate) of the loan amount is deducted as a fee.</p>	<p>A completed Free Application for Federal Student Aid or FAFSA is required. Parent must indicate acceptance of a PLUS Loan on the student's FA Award Offer, including amount requested, and complete the application process at www.uwc.edu, select Money Matters, and then Direct Parent PLUS Loan</p>

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	For each child in college, parents may annually borrow up to the cost of education minus other financial aid awarded (i.e., no specific maximum).	Application. If a student was not offered a PLUS Loan on Award Offer, the parent may still apply via the above Direct Parent PLUS Loan Application link.
Employment: on and off-campus jobs		
Federal Work-Study (FWS) Program	Offers part-time student employment based on financial need. Most jobs are on campus; however there also are job opportunities with community service agencies. Student must be enrolled at least 6 credits per term.	Contact the campus Student Services Office.
Other aid and benefit programs		
Veterans Benefits	Available to veterans, members of the National Guard or Reserves, and the children or spouse of deceased or disabled veteran.	Contact the US. Department of Veterans Affairs or the Wisconsin Department of Veterans Affairs . The campus Student Services Office also may have information.
Vocational Rehabilitation Grants	Provided by the Wisconsin Division of Vocational Rehabilitation (DVR) to students who have a disability and meet other criteria established by the DVR.	Contact your area DVR office for additional information.