

FINANCIAL AID

About

UW-Superior offers a variety of financial aid (<https://www.uwsuper.edu/paying-for-college/financial-aid/>) programs to assist students with their educational goals. During the 2020-2021 aid year approximately \$16 million was awarded through federal, state and university sources to provide scholarships, grants, loans, and waivers, along with work study earned, to undergraduate students. Specific financial aid (<https://www.uwsuper.edu/paying-for-college/financial-aid/>) information is available on the UWS website (<https://www.uwsuper.edu/paying-for-college/financial-aid/>).

Financial aid is available to most students and limited to educational costs. These costs include fees, tuition, books and supplies, room and board, transportation, and miscellaneous personal expenses. To receive financial aid, a student must complete the Free Application for Federal Student Aid, commonly called FAFSA, at <https://studentaid.gov/h/apply-for-aid/fafsa> (<http://studentaid.gov/h/apply-for-aid/fafsa/>).

Students whose aid applications are finalized by the financial aid priority date will receive the first consideration for aid. Aid applications completed after the priority date will receive aid packages as funds are available. Students must re-apply each year.

To be eligible for most financial aid, students must be enrolled as a degree-seeking or teacher certification student at least half time; this is six credits per semester for undergraduates. They also must maintain satisfactory academic progress among other requirements.

Students enrolled less than half time may be eligible for financial aid on a limited basis according to current regulations. Students should be aware that satisfactory academic progress for financial aid differs from academic standards for enrollment in the university.

Grants, scholarships and fellowships that exceed the cost of tuition, fees, books and required educational equipment and supplies are considered to be taxable income and you may be required to pay taxes on it. For additional information contact a tax advisor.

Educational Costs

These are estimated costs used by the Financial Aid Office to determine financial need for each academic year. Actual current costs are available from the UW-Superior Bursar/Cashier's Office (<https://www.uwsuper.edu/paying-for-college/bursars-office/>) located in Old Main, Room 136. Estimated tuition, fees, housing and meals costs for 2023-2024.

Tuition and Fees

(Based on full-time, on-campus enrollment September-May):

- Wisconsin Resident Tuition and Fees: \$8,490
- Minnesota Reciprocity Tuition and Fees: \$10,640
- Nonresident Tuition and Fees: \$16,400

Indirect Educational Costs

(Individual circumstances affect these costs. Contact the Financial Aid Office (finaid@uwsuper.edu)):

- Books and Supplies: \$1,050
- Off or On-Campus Room/Board: \$9,940

- Travel: \$1,410
- Miscellaneous Personal: \$1,400
- Load Fees: \$70.00

Satisfactory Academic Progress Policy

All students must maintain Satisfactory Academic Progress (SAP) toward a degree to receive financial aid, including loans. Failure to maintain satisfactory progress will result in the student having his/her financial aid suspended. All periods of enrollment, including those in which a student does not receive financial aid, are assessed. A student who has been suspended by the financial aid office may file a petition to have his/her financial aid reinstated (see Appeal Procedure below).

The UW-Superior SAP Policy has two components, Grade Point Average (GPA) and Pace of Completion. Both GPA and Pace of Completion are reviewed at the end of Summer College for the purpose of Title IV aid and if the student does not meet both components **at that time**, they are placed on Financial Aid Suspension. The Financial Aid Office monitors SAP annually, at the end of Summer College only. The Financial Aid Office will notify students if they have not met SAP. Those students may file a Petition for Financial Aid Reinstatement with the Financial Aid Office.

Transfer students are assumed to be making satisfactory progress upon entering UW-Superior (i.e., financial aid suspension at another institution does not carry forward).

The obtaining of a degree, with the exception of an associate degree, automatically reinstates the student's eligibility for financial aid.

Grade Point Average Standards

Students are placed on financial aid suspension whenever their cumulative grade point average drops below 2.0 for undergraduates; 3.0 for graduates.

For SAP purposes, a repeated course grade does **not** replace the prior grade. **All** classes taken at UW-Superior are included when calculating cumulative GPA for SAP. Transfer credits included for GPA by the Registrar's Office are also included when calculating cumulative GPA for SAP.

Pace of Completion Standards

There are two components to Pace of Completion: Credits Attempted vs. Credits Earned, and Progression through Program.

Credits Attempted vs. Credits Earned

Attempted credits are: credits enrolled in on the census date, credits added after the census date, and posted transfer credits. Incompletes and drops with Withdraw (W) grades after the census date are counted as attempted credits. Remedial credits are counted as attempted credits. Financial aid may be received for remedial coursework only if it is required for degree. Repeated courses are counted as attempted credits as many times as the course is repeated. Only the most recent repeat of the course is counted as earned credits. Example: A student repeats a previously failed three credit class with a passing grade. Thus, the student has attempted six credits and earned three. If both attempts of the class result in two grades of "F", then the student has attempted six credits but earned zero credits. Financial aid may be received for repeat coursework as many times as necessary to pass the course, if SAP is met. Financial aid is allowed for only one repeat for a course in which a passing grade has previously been earned.

Credits attempted successfully are credits earned. The successful completion of credits attempted is credit for which a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, P, or IP is received, and all posted transfer credits. Unsuccessful completion of credits attempted is credit for which a grade of F, W or I is received. If an I is converted to a passing grade, it then counts as successful completion.

Suspension will occur when credits attempted vs. credits earned falls below 67%

Ex. Credits Earned/Credits Attempted = Pace of Completion (must be at or above 67%)

Progression Through Program (Maximum Timeframe)

Students may receive financial aid for no more than 150% of the published length of their currently enrolled academic program, measured in credits. For example, a student's current academic program is 120 credits. Financial aid may be received for no more than 180 credits, including transfer credits and regardless of changes in major or degree. When pursuing a second bachelor's degree, 60 credits will be disregarded from the calculation. When pursuing a second master's degree, 9 credits will be disregarded from the calculation.

A student who completes the academic requirements for a program but does not yet have the degree or certificate is not eligible for further financial aid for that program.

Appeal Procedure

Students who do not meet the above standards for GPA or Pace of Completion may appeal, due to mitigating circumstances including but not limited to: the death of a relative of the student, an injury or illness of the student, or other circumstances. A student has the right to submit a petition to the Financial Aid Reinstatement Committee explaining the circumstances that prevented the student from meeting the standards of the SAP Policy, why that will change, and how the student will again meet SAP. If the first petition is denied, the student may submit a second petition. If a second petition is denied, or a student chooses not to petition, they may regain eligibility by raising their cumulative percentage rate above 67, raising their GPA to the requirement, or by following the recommendation of the committee, if one is offered. There are no personal appeals and the decision of the Financial Aid Reinstatement Committee is final.

Submission deadline of appeal documentation is the 1st day of the last month of the term for which the student is petitioning (ex. December 1 for fall semester). In addition, if the student is submitting their appeal documentation after midterm of the term for which they are petitioning, current grades for each enrolled course are required.

Students who successfully petition for financial aid reinstatement will be reinstated on Financial Aid Probation and given an Academic Plan, which will be monitored at the end of each enrollment period. If the Academic Plan is not met, Financial Aid Suspension will once again occur. Students who meet the conditions of their Academic Plan will remain on that plan until the required completion rate and/or GPA is met.

The Committee generally meets the week prior to the start of classes each term. Other meetings are scheduled on an as-needed basis. Students may contact the Financial Aid Office for current information on meeting times. The results from actions of the committee will be emailed to the student following the meeting. It is possible that the Committee may recommend a more aggressive Academic Plan for the student, which must be in place before aid will be reinstated.

Return of Title IV Funds

According to Federal Regulation 34 CFR 668.22, when a recipient of Title IV grant or loan assistance withdraws from an institution during a payment period or period of enrollment in which the recipient began attendance, the institution must determine the amount of Title IV grant or loan assistance that the student earned as of the student's withdrawal date. There are two types of withdrawals: Official and Unofficial.

Official withdrawal dates are determined by the Registrar's office based on the date the student submits their withdrawal.

An unofficial withdrawal occurs when a student receives an "XF" grade for the semester. The XF grade means the student did not complete the coursework and quit attending class during the semester but did not officially withdraw from the class. The last date of attendance is determined by the instructors and reported when they submit grades. If a last day of attendance cannot be otherwise determined, the student is assumed to have attended 50% of the enrollment period and Return of Title IV Funds is calculated based on that date.

Calculation 1

- The Financial Aid Office (FAO) determines the amount of Title IV financial aid that has been disbursed to the student versus the amount of Title IV financial aid that could have been disbursed to the student. In most cases the full amount of aid will have disbursed. In the instance that aid has not been disbursed, the student may be eligible for a post-withdrawal disbursement.
- The FAO determines the amount of time the student attended versus the total days of the semester. Breaks of five or more days during the semester are removed from the total days of the semester. The calculation is represented as a percentage of aid the student has earned. This is multiplied by the amount of Title IV aid disbursed and that could have disbursed. This is the amount of aid the student has earned.
- The FAO then takes the amount of aid the student has earned and subtracts it from the total aid disbursed for the student. This is the amount of aid the student has not earned.
- The FAO also determines the amount of institutional charges that the student has incurred during their time of attendance. This amount is multiplied by the percentage of unearned aid and represents the amount of unearned institutional charges.

The school reviews the amount of unearned aid versus the amount of unearned institutional charges, which is done within 30 days from the date the school determined the student withdrew (officially or unofficially). The lesser of the amounts is the aid that is returned. The school has 45 days from the date the school determined the student withdrew (officially or unofficially) to return this amount. Aid is returned in the following order:

- Direct Unsubsidized Loan
- Direct Subsidized Loan
- Graduate PLUS Loan
- Parent PLUS Loan
- Pell Grant
- Supplemental Educational Opportunity Grant (FSEOG)
- TEACH Grant
- Iraq and Afghanistan Service Grant
- Other Federal, State, or Institutional Aid

A similar calculation will be done for State aid, and Institutional aid to determine the amount to be returned. A return of state and/or institutional funds will never result in a balance owing for the student.

Calculation 2

The Cashier's Office will calculate the refund of institutional charges due the student per the University of Wisconsin refund policy mandated by the State. Financial aid recipients are encouraged to contact the Financial Aid Office and the Cashier's Office to be advised of the impact of withdrawing from the university prior to initiating the process.

Post-Withdrawal Disbursement (PWD)

If the student did not receive all of the funds that were earned prior to withdrawing, a PWD may be due. Once the Return to Title IV Funds is calculated, the student will be issued a revised award letter indicating the change in aid, including the PWD if appropriate. PWD grant funds will disburse at the next scheduled disbursement and first apply to any authorized charges at the institution before refunding to the student. If the PWD includes loan funds, the student must give permission before the loan funds can be disbursed. Students will be notified of post-withdrawal loan disbursement eligibility within 30 days of the date of withdrawal determination.

Consumer Information

Information required under the Higher Education Act of 1965, as amended, Title IV parts 668, 674, 675, 676, 682, 690, and 692 regarding, but not limited to, eligibility and criteria for receiving and availability of financial aid, total educational costs of attending UW-Superior and refund policies can be obtained from the Financial Aid Office, Old Main Room 110, 715-394-8200 or finaid@uwsuper.edu.

UW-Superior veteran enrollment requirements and standards of progress information are available from the Registrar's Office, Old Main Room 139, 715-394-8228 or registrar@uwsuper.edu.

The University is required through state statute (Assembly Bill 431) to share statistics with current students concerning crimes on campus and reported campus incidents of sexual assault and date rape. As required by law, this information is distributed annually to students through the UW-Superior website (University Police Department Daily Crime Report (<https://www.uwsuper.edu/student-life/safety-and-security/university-police/clery-reports-and-safety-information/>)). In addition, federal laws, Student Right to Know Law and the "Campus Security Act" requires the university to inform prospective as well as current students of similar crime statistics (<https://www.uwsuper.edu/student-life/safety-and-security/university-police/>) and information on student graduation rates (<https://www.uwsuper.edu/student-life/safety-and-security/university-police/>). Students and the campus community are notified of its availability through email and are provided a link to its location on the UW-Superior website.

The University is required to provide annually to every student and employee information concerning the university's policies on illicit drugs and alcohol (<https://www.uwsuper.edu/student-life/safety-and-security/university-police/>). In compliance with the Drug-Free Schools and Communities Act amendments of 1989, UW-Superior publishes and distributes this information annually. Additional information is available on the university's website or may be obtained from the Office of the Dean of Students Office (<https://www.uwsuper.edu/student-life/support-and-services/dean-of-students-office/>) at the Yellowjacket Union, 715-394-8244 or dos@uwsuper.edu.

Contact Information

Financial Aid Office
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