

# student financial aids



university of wisconsin -  
**river falls**



# university of wisconsin - river falls

river falls, wisconsin 54022

Department of Financial Aids  
Phone (715) 425- 3141

Dear Student,

We are pleased to know that you are interested in our university. If you are in need of funds to assist you in helping to meet your college costs, we welcome your application for student financial aid.

The growing complexity of the American society puts an increasing premium on the need for higher education. At the same time, the costs of education continue to rise. Many students have insufficient money to continue their education beyond high school. Yet without further education, they have poor prospects for a rewarding career in an age of advanced technology where there is a declining demand for poorly prepared workers.

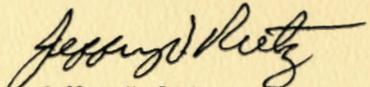
The University of Wisconsin-River Falls feels that no qualified student who desires to attend our university should be denied that opportunity because of lack of funds. While the university feels that the primary responsibility for financing an education lies with the student and his family, we are prepared to step in as a third partner to assist in meeting necessary college expenses.

As used in this pamphlet, the term "financial aid" refers to the following programs which are based primarily on financial need: Federal Basic Educational Opportunity Grants, Federal Supplemental Educational Opportunity Grants, Wisconsin Honor Scholarships, Wisconsin Higher Education Grants, National Direct Student Loans, Wisconsin State Student Loans, College Work-Study Program, International Student Tuition Waivers, and Non-Resident Tuition Waivers.

In most cases, prospective students may secure details about financial aid procedures from their high school counselors. If you desire further information you may direct your inquiries to us.

Sincerely,

  
Edmond M. Hayes  
Director of Financial Aid

  
Jeffrey V. Reetz  
Asst. Director of Financial Aid  
and Student Employment Officer

# STUDENT FINANCIAL AID

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University of Wisconsin-River Falls  
River Falls, Wisc. 54022 1974-1975

## I. PROCEDURES

**APPLICATIONS.** To apply for financial aid at this University, a student should follow these procedures:

- (1) Submit an application for student financial aid.
- (2) Have parents complete a Parents' Confidential Statement and mail it to College Scholarship Service, Evanston, Ill. 60204.  
Independent students file self-supporting student documents available from our financial aid office.
- (3) If not presently enrolled at this University, the applicant should apply for admission or re-admission.

Prospective freshmen and transfer students should complete the "Application for Undergraduate Admission and Financial Assistance." Freshmen should submit the completed application to their high school counselor who will send it to our Admissions Office. Transfer students send the application directly to our Admissions Office. The Admissions Office will give the financial aid section of the application to our Financial Aid Office. Applications are available from high school counselors and from our Financial Aid Office. A single application is used in applying for all aids for which a student is eligible, except that a separate application is required for the Basic Grant Program described later.

All other applicants for financial assistance should obtain the "University of Wisconsin System Financial Aid Application" from the Financial Aid Office and return it directly to that office.

Applicants for financial aid for summer sessions should submit the Summer Session Supplemental Application.

**PARENTS' CONFIDENTIAL STATEMENT.** This university is a member institution of the College Scholarship Service and we prefer the use of their Parents' Confidential Statement; however, we all accept financial aid documentation from similar Services. The preferred time for preparing the PCS is in January or any other time when income for tax purposes is available. Parents should carefully read the Certification and Authentication statement on the PCS before signing it. They should be aware that they may be asked later to verify information on the PCS by furnishing a certified copy of their federal Income Tax Return.

**DEADLINES.** All applications for aid must be made by March 1 in order to be eligible for full consideration. Applications received after March 1 will receive consideration only to extent of available funds.

**RENEWALS.** All awards of financial aid are made on an annual basis. An eligible student may re-apply for financial aid in accordance with the above procedures and deadlines.

**NOTICE OF AWARDS.** After an eligible applicant for financial aid has been accepted as a student, he will receive a "Financial Aid Proposal" from the University Director of Financial Aid. This proposal will normally be in the form of a financial aid package, possibly including a grant, a loan, an offer of employment, or a combination of two or more of these types of aid.

"Financial Aid Proposals" will normally be mailed to incoming freshmen prior to June 1. Proposals for upperclassmen will be mailed during the early part of the summer. Students receiving Financial Aid Proposals will be allowed 10 days to accept or decline the offer of aid. If the proposal is not returned to us within a reasonable time, a reminder will be sent to the student from our Financial Aid Office; in the event no reply is then received, the offer of aid will be cancelled without further notice.

**PAYMENT OF AWARDS.** All loan, grant, and scholarship aids released as direct payments to students by quarters. Non-Resident Tuition awards and International Student Tuition awards are handled as tuition waivers with no checks or direct payments involved. Awards for the academic year are divided into thirds for payment at the beginning of each academic quarter. Checks are available at the University Business Office after the student is registered for the quarter for which payment of his financial aid is due to him. Students who so choose, may apply their financial aid (other than Work-Study wages) as a credit toward advance payment or regular payment of their fees.

If a student's Financial Aid Proposal includes an award for Work-Study wages, he must report to the Financial Aid Office upon his arrival on campus for assignment to a Work-Study job. Work-Study awards are paid to students as wages on a bi-weekly payroll according to actual number of hours worked by the student during the preceding pay period.

## II. COSTS AND EXPENSES

For planning purposes, students must be aware of the costs and expenses which they can expect to face during an academic year at this university. They should consult the list of costs on the inside of the back cover of this pamphlet which shows the costs for the current year. Students should expect some normal increases in costs for the following years.

### III. DETERMINATION OF AWARDS

**A. EXPECTATION FROM PARENTS.** The amount of financial assistance awarded to a student by the university is determined in accordance with the College Scholarship Service (CSS) principles and guidelines. This Service has developed a uniform method of determining how much a family can be expected to contribute toward educational costs for college and whether the student needs financial assistance to attend the university. In its "need analysis" the CSS uses financial information supplied by the student's parents on their Parents' Confidential Statement (PSC). The need analysis takes into account the family's income and assets, the number of dependents, number of children in college, extraordinary medical and other expenses, certain types of debts, and other relevant factors. The CSS does not itself make financial aid awards, nor does it determine the amount or type of awards; this is done by the University Financial Aid Director using information received from CSS and any other available and pertinent financial data.

Before determining the amount of financial assistance the university will offer a student, it must first consider the amount of money that the student and his family are expected to contribute toward college expenses. Information from the PCS is used in determining what an equitable contribution from the individual family should be. Since no two individual families' financial structure are exactly the same, it is not possible to establish any rigid formula applicable to everyone. However, the student and his parents may be assured that each application is thoroughly evaluated and that the same standards are used to award aid to all applicants.

A brochure entitled "Meeting College Costs" published by the College Scholarship Service is distributed with the Parents' Confidential Statement. This brochure explains in detail how "financial need" is computed. Using this brochure, a family can make a general estimate of the amount of financial aid that their son/daughter may receive at a given college.

**B. APPLICANT'S CONTRIBUTION.** The university expects each student to assist in meeting the cost of his education from his earnings, savings, and assets. Generally, the applicant's expected contribution is about \$400 for the freshmen year and it increases in succeeding years.

**C. OTHER RESOURCES.** Money available to the student from other sources such as Social Security, veterans benefits, other allowances, campus earnings, and scholarships and awards from other organizations are taken into account when the applicant's financial need is determined. If any such resources become available after an application for aid has been submitted or after an award of financial aid has been made, it is the responsibility of the student to notify the Financial Aids Office.

**D. FINANCIAL NEED.** The expected contribution from the parents, the applicant's contribution, and other resources available to the student are totalled and compared with total educational costs (including necessary personal expenses) at this university for the academic year. The difference or deficit (if there is a deficit) represents the university's estimate of the student's "financial need." It is this figure that is used by the Financial Aid Director in determining the amount of aid that the student will receive.

**E. AWARDS.** The total financial aid award will generally be in an amount equal to the computed "financial need" of the student. If finding in any of the aid programs is limited, late applicants are likely not to receive their total need. The award package will generally be made in a combination of amounts from various aid programs. Controlling factors in determining the package and the size of awards are the total amounts of student aid monies available to the university, the number of students approved for financial aid, and the actual student costs at this university for the year.

**F. DENIAL OF FINANCIAL AID.** In those individual cases where the financial need analysis indicates that the student and family's financial status prohibits us from awarding financial aid, a letter to that effect will be mailed to the applicant. The letter also will refer the applicant to the federally insured student loan programs described later in this pamphlet.

#### **IV. INDEPENDENT STUDENTS**

The primary intent of the financial aid program is to assist parents in paying for the educational expenses of their children. In the great majority of cases, financial aid will be granted only after eligibility is established through the PCS. However, it is recognized that special circumstances may exist where a PCS would not be expected and aid would be offered to an independent student based on his own income and personal resources. When applying for financial aid, an independent self-supporting student should follow the same procedures as those shown for a dependent student in Section I of this pamphlet, except that he should submit self-supporting documents in lieu of the PCS. Forms are available from our financial aid office.

A student is eligible for consideration for financial aid as an independent student at this university if he meets the following requirements as specified in federal and State regulations governing our student financial aid programs:

- a. Has not and will not be claimed as an exemption for income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested.

- b. Has not received and will not receive financial assistance of more than \$600 from his or her parent(s) during the same periods as stated in (a) above, and
- c. Has not lived and will not live for more than 2 consecutive weeks in the home of a parent during the same period as stated in (a) above.

To establish the above facts, a notarized Parental Verification of Non-Support is normally required each year for which a student applies for aid. The Parental Verification is not required for a student who has supported himself for at least three years, or for a student who has served on active military service or in the Peace Corps or VISTA; however, in these cases the student must sign and submit the Student Self-Support Statement. In extraordinary cases such as where the student has no person acting in loco parentis or is an orphan or a ward of a State agency, a statement to that effect in lieu of the Parental Verification is required from a case-worker or the State agency or other responsible person who has personal knowledge of the case.

The amount of aid offered an independent student at this University will not exceed his/her "financial need" nor will a grant award exceed the maximum grant for which he/she would have been eligible as a dependent student. For this purpose, "financial need" is defined as a student's normal educational costs (including necessary living expenses) minus his available resources. In some special programs other aids may be available. Additional funds may also be approved in the form of educational loans if financial need is evidenced.

Notwithstanding the fact that he has been determined to be independent, a student at this university may not be awarded a federal Supplemental Educational Opportunity Grant or a Wisconsin Higher Education Grant if he comes from a family whose income renders him ineligible for such a grant. In order to determine his eligibility for these grants, a PCS or the portion of the Parental Verification pertaining to income and assets must be completed by the student's parents.

Financial aid offered to independent students will generally be in the form of loans or employment when funds are available, except where an eligible student qualifies for a grant as determined by his financial need evidenced by his parents' income and assets.

## V. SCHOLARSHIPS AND GRANTS

**WISCONSIN HONOR SCHOLARSHIPS.** A Wisconsin resident who ranks in the upper 10 per cent of his high school graduating class and who intends to enroll in an institution of higher learning in Wisconsin is eligible for consideration. High school faculty committees choose the recipients. Financial need is not taken into consideration in making the selections. The stipend attached to the scholarship, which may be in amounts up to \$800, is determined by considering the CSS analysis of the PCS submitted by the

recipient's parents. This determination is made by the Director of Financial Aid at the institution to be attended by the student. If no financial need is shown by the PCS, or if the parents do not submit a PCS, no monetary award is attached to the scholarship.

**WISCONSIN HIGHER EDUCATION GRANTS.** These grants are available to undergraduates who are bona fide residents of Wisconsin who are in financial need and who are or will be regularly enrolled on at least a half-time basis. The amount of the grant varies according to the assessed need of the applicant and contingent upon availability of funds.

**BASIC EDUCATIONAL OPPORTUNITY GRANTS.** This is a need-based entitlement program for full-time students funded by federal money. To determine eligibility for entitlement for a grant under this program, a student and his/her parents must submit a separate special application form. Instructions and general eligibility criteria accompany the application forms which are available from high school counselors and from Financial Aid Offices. In most cases, BEOG recipients are also eligible for other financial aids.

**SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS.** These federal grants are available to a limited number of undergraduate students with financial need who require such grants to attend college. Eligible students must be enrolled on at least a half-time status and may receive these grants in amounts up to but not exceeding, one-half of the aid received during any period of a grant. The amount of the grant may vary from year to year as it depends on the student's financial need and takes into account his financial resources, those of his parents, and the cost of attending this university. Upon application, awards may be renewed for eligible students up to a total of four undergraduate years. The aggregate eligibility extends to \$4000 except students in certain specified five-year programs may qualify for aggregate amounts up to \$5000.

**NON-RESIDENT TUITION WAIVERS.** A number of these waivers are available each year to out-of-state students who show scholastic achievement and can demonstrate financial need. The award is a waiver of the out-of-state portion of the tuition fee. To be eligible for consideration, an incoming freshman must rank in the upper third of his high school graduating class and an upperclassman or transfer student should have a high cumulative grade point average. These requirements may vary from year to year according to the number of qualified applicants and the number of available vacancies. These awards may be renewed upon application if the student continues to show academic excellence and financial need.

**INTERNATIONAL STUDENT FEE WAIVERS.** A limited number of these waivers are awarded each year to international students. These awards cover the out-of-state portion of the tuition fee and are awarded to needy and worthy students. Awards may be renewed upon application.

**RIVER FALLS UNIVERSITY FOUNDATION SCHOLARSHIPS.** A number of scholarships ranging in value from \$100 to \$400 are awarded to incoming freshmen who rank in the top 10 per cent of their high school graduating class and who are recommended for this award. Financial need is not a requirement for consideration for this award. Application blanks may be secured from the Assistant Chancellor's Office and must be completed and returned by May 1.

## VI. STUDENT LOANS

**GUARANTEED STUDENT BANK LOANS.** A regularly enrolled student or an accepted freshman is eligible for consideration for a federally insured student loan for educational expenses. Under this program, the student applies directly to a bank, savings and loan association, or other institution which has been approved for participation in this program. Application forms may be secured from lending agencies. There are no repayments and no interest paid by the borrower while he/she is a student with at least half-time status. Borrowers begin repayment to the lender nine months after ceasing to be a student; interest at seven percent annual starts at that time. An information sheet describing this loan program in detail may be obtained from our Financial Aid Office.

**MINNESOTA STATE STUDENT LOAN.** This is a federally insured educational loan program available to eligible Minnesota residents. There are no repayments and no interest while the borrower is a student with at least a half-time status. Application forms and detailed information are available from the Minnesota Higher Education Coordinating Commission, 550 E. Cedar St., St. Paul, Mn, 55101, or from our Financial Aid Office. Repayment and interest are similar to that for the Guaranteed Student Bank Loan program described above.

## VII. STUDENT EMPLOYMENT

**National Direct Student Loans.** (Formerly known as National Defense Student Loans) Loans in amounts up to \$1000 per year are available to students at this University who are in financial need as determined by the PCS or appropriate documents for self-supporting students. Loans may be restricted at times due to limited funding. Eligibility requirements specify that the applicant must be regularly enrolled (or accepted as a new student) who is taking at least a half-time load of credits. Interest at the rate of three per cent begins to accrue nine months after the borrower ceases to be a regularly enrolled student.

Repayment of principal and interest is made in monthly installments to the University Business Office beginning nine months after the end of schooling and may be made over a period of up to 10 years. Repayments may be deferred while the borrower is on active military service, in the Peace Corps or VISTA, or if he re-enrolls in college. A portion of an individual's loan may be cancelled for certain types of work in the field of education and for active military service. Questions regarding repayment and cancellation features of NDSL loans should be directed to the Loan Collection Officer at our University Business Office. Below are printed some sample and approximate loan repayment schedules for the NDSL program at this university.

Sample National Direct Student Loan  
Repayment Schedules

Principal to be Repaid	Number of Quarterly Payments	Amount of payment per Quarter	Total Interest owed at 3%
250.00	6	45.00	6.20
500.00	12	45.00	22.74
750.00	17	45.00	49.75
1000.00	23	45.00	87.14
1500.00	34	45.00	193.20
2000.00	40	50.00	307.60
2500.00	40	62.50	384.40
3000.00	40	75.00	461.30
3500.00	40	87.50	538.15
4000.00	40	100.00	615.00
4500.00	40	112.50	691.90

**WISCONSIN STATE STUDENT LOANS.** Eligibility requirements for these loans are similar to those for federal loans shown above except that these are restricted to Wisconsin residents. Students may borrow amounts up to their "financial need" not to exceed \$2500 per year. Students who have one of these loans and a Guaranteed Student Bank Loan on which the federal government pays an interest subsidy are limited to an aggregate of \$2500 in loans per year under the two programs. The maximum amount a student may borrow over his academic career is \$7500 for undergraduates and \$10,000 for graduate students. Repayment and deferment procedures are similar to those shown above except that the rate of interest is seven per cent and repayment is made to the Wisconsin Higher Education Board, 1 West Wilson St., Madison, Wisc. 53702. Portions of these loans may be cancelled for students in Veterinary Medicine, Dentistry, Dental Hygiene, and Optometry, if the student practices in Wisconsin after graduation.

Printed below are Sample Repayment Schedules for the Wisconsin State Student Loan program.

Sample Wisconsin State Loan  
Repayment Schedules

Principal to be Repaid	Number of Months in Repayment	Payment Amount Per Month	Interest Owed at 7% Simple
250.00	12	21.63	9.56
750.00	24	33.59	56.16
1500.00	48	35.93	224.64
2000.00	60	39.62	377.20
3000.00	96	40.92	928.32
4000.00	120	46.48	1,577.60
5000.00	120	58.10	1,972.00
6000.00	120	69.72	2,366.40
7000.00	120	81.34	2,760.80

## VII. STUDENT EMPLOYMENT

**COLLEGE WORK-STUDY PROGRAM.** This is a financial aid program funded primarily by the federal government with additional funds furnished by the State or the employer of the student. Students from low income families may receive a Work-Study award as part or all of their financial aid. Work-Study awards are paid as wages on a regular bi-weekly payroll according to the number of hours actually worked by the student.

Students may be authorized to work a specified number of hours per week, usually not to exceed 15. Most Work-Study students work approximately 8 to 10 hours per week with the hours suited to the convenience of the student. During the summer or other vacation periods when they do not have classes, students may be authorized in some cases to work up to 40 hours per week. Further restrictions on number of hours to be worked may be made due to funding limitations. In general, the beginning pay rate will be the federal minimum wage rate. An eligible student will be authorized to earn up to a specified amount shown on this Financial Aid Proposal. The amount of wages that may be earned under this program plus any additional financial aid awarded to him, or other campus earnings, may not exceed the student's computed financial need.

Work-Study jobs may include work in departmental offices, dormitories, the University farms, Student Center, library, laboratories, and the maintenance department. A limited number of off-campus Work-Study jobs in public and nonprofit organizations and in Community Action agencies are usually available during the summer.

**STUDENT ASSISTANT PROGRAM.** Most departments of the university have part-time jobs similar to those under the Work-Study program except that financial need is not a prerequisite for assignment to the Student Assistant Program. Inquiry may be made directly to departments or the Employment Section of the Financial Aid Office.

**GRADUATE ASSISTANTSHIPS.** The university offers a number of non-teaching graduate assistantships ranging up to \$2500 per academic year. Non-resident tuition fees are waived for all graduate assistants. Inquiries about these assistantships should be directed to the Dean of the Graduate School, University of Wisconsin-River Falls.

**OFF-CAMPUS EMPLOYMENT.** There are only limited job opportunities for students in the city of River Falls and the immediate surrounding area. Occasionally employers call the university to list job vacancies, and these are posted on a bulletin board at the door of the Financial Aid Office. The university food service operated by Professional Food Management, Inc., hires a number of students. Those desiring to apply should contact the Director of the Food Service at Rodli Commons.

## VIII. OTHER PROGRAMS

**VOCATIONAL REHABILITATION ALLOWANCES.** Students who have physical or mental impairments may be eligible for financial assistance from the Wisconsin Department of Vocational Rehabilitation. Application should be made to that office at 1 West Wilson St., Madison, Wi 53701. Many other states have similar programs for their residents. Prior to being approved for these allowances, the Wisconsin Department of Vocational Rehabilitation requires that Wisconsin students first apply for financial aid through the university where the student will enroll. The university Financial Aid Office will do the need analysis for this program and the allowances paid will be coordinated with university financial aids through a cooperative arrangement with the Department of Vocational Rehabilitation.

**G. I. BILL.** Application forms for educational benefits from the Veterans Administration may be obtained from the campus Veterans Representative, from our Financial Aid Office, or from County Veterans Service Officers. The application with a Report of Separation (DD Form 214) should be forwarded to the VA Regional Office, 342 N. Water St., Milwaukee, Wi 53202. That office will issue the veteran a Certificate of Eligibility. The veteran should present his Certificate of Eligibility to the campus Veterans Representative for processing in order for the veteran to receive payment of benefits.

**NATIVE AMERICAN GRANTS.** Needy students with at least one-fourth Native American ancestry are eligible for grants to cover their cost of education and living expenses. Applications may be secured from our Financial Aid Office or the Bureau of Indian Affairs, Ashland, Wi 54806.

**SOCIAL SECURITY AND DEPENDENTS OF VETERANS.** Under certain conditions dependents of disabled or deceased veterans and/or social security recipients may be eligible for educational allowances. Inquiry should be made to the Regional Office of Social Security or County Veterans Service Offices.

**WISCONSIN VETERANS EDUCATIONAL GRANTS.** Wisconsin veterans who are in financial need and who served honorably since August 5, 1964, may receive grants in amounts up to \$200 per academic year if single and up to \$400 per year if married. Applications are available from our Financial Aid Office or from County Veterans Service Offices.

**MINNESOTA-WISCONSIN RECIPROCAL TUITION PROGRAM.** Under this program, Minnesota residents pay the same fees at this university as a Wisconsin resident. Application must be made to the Minnesota Higher Education Coordinating Commission, 550 Cedar St., St. Paul, Mn 55101. Application forms may be secured from that office, from high school counselors, and from our Financial Aid Office.

**LOCAL SCHOLARSHIPS.** Various scholarships and loans are sometimes available in local communities. Local industries and businesses often sponsor scholarships or grants for children of their employees. Local foundations and service organizations in some communities offer aid to local students. Entering freshmen should ask their high school counselors about local opportunities for financial assistance for college expenses.

## UNIVERSITY OF WISCONSIN-RIVER FALLS 1974-75 Financial Aids Office

Fees and Charges for Academic Year (Wisconsin Residents)  
(Figures in parentheses are costs for each academic quarter)

	Freshmen & Soph.	Juniors & Srs.	Grad. Students
Total Fees*	\$595 (198)	\$667 (222)	\$763 (254)**
Dorm. Room (Double)	534 (178)	534 (178)	534 (178)
Board (21 meals/wk)	589 (197)	589 (197)	589 (197)
<b>TOTAL COSTS***</b>	<b>1718 (573)</b>	<b>1790 (597)</b>	<b>1886 (629)</b>

Fees and Charges for Academic Year (Non-Residents)\*\*\*\*

	Freshmen & Soph.	Juniors & Srs.	Grad. Students
Total Fees*	1738 (579)	2065 (688)	2418 (806) **
Dorm. Room (Double)	534 (178)	534 (178)	534 (178)
Board (21 meals/wk)	589 (197)	589 (197)	589 (197)
<b>TOTAL COSTS***</b>	<b>2861 (954)</b>	<b>3188 (1063)</b>	<b>3541 (1181)</b>

Above figures rounded to whole dollars.

\* Total Fees include academic fee, tuition, and required segregated fees (Activity & Health Fee, Student Center Fee, Book Rental, Arena, and Facilities Fee).

\*\* Graduate students do not pay book rental.

\*\*\* Above costs include sales tax where applicable.

\*\*\*\* Minnesota residents may apply for resident fee status under the Reciprocal Tuition Program.

Single-occupancy rooms are \$672 for the academic year.

Fifteen-Meal plan is \$539; a Punch Meal Ticket is available to commuters and to Juniors and Seniors.

Partial Payment Plan is available to enable students to make payments in two installments each term (Fall, Winter & Spring).

*In considering total expenses for an academic year, we estimate \$300 to \$500 should be added for travel, recreation, and other personal expenses. Whether a student needs this amount will be governed by his/her spending habits.*

Including costs for personal expenses, the estimated total costs for undergraduates for 1974-75 will be about \$2300 for residents and about \$3500 for non-residents.

*Students should expect normal increases in costs for the succeeding school year.*

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**Financial Aids Office**  
225 Hathorn Hall  
River Falls, Wisconsin 54022

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