

# FINANCIAL AID

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## FINANCIAL AID PROGRAMS

Three basic categories of financial aid are administered through the UW-Platteville Office of Financial Aid. To be considered for these programs, students must be degree seeking and enrolled for at least six credits. In some cases, students may be eligible for a Pell Grant if enrolled less than half-time. Students enrolled as non-degree special are not eligible for any of these programs except regular student employment.

To apply for the programs listed below, students must complete the Free Application for Federal Student Aid. Students can apply online at <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>).

## GRANTS

These aid programs do not require repayment:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Wisconsin Grant (undergraduate students who are Wisconsin residents)
- Talent Incentive Program Grant (undergraduate students who are Wisconsin residents)
- Lawton Undergraduate Minority Retention Grant (undergraduate students who are Wisconsin residents)
- Advanced Opportunity Grant (graduate students who are Wisconsin residents)

## LOANS

These low interest education loans require repayment but interest and principal for most loans are deferred until after graduation:

- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan (not need-based and interest is not deferred)
- Federal Direct Parent Plus Loan (a loan for parents to take out for dependent students; not need-based; request for deferred repayment is available; credit check is required)
- Federal Direct Graduate Plus Loan (graduate students only; not need-based; request for deferred repayment is available; credit check is required)

## CAMPUS EMPLOYMENT

Students may work on campus to help with expenses.

- Federal Work Study Program
- Regular student payroll (not need based)<sup>1</sup>

<sup>1</sup> FAFSA is not required

## SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal financial aid regulations require that UW-Platteville establish reasonable standards for measuring student's satisfactory academic progress in their educational programs. This policy is separate from the University's Standards of Academic Probation and Suspension. A student may be in good standing with the University but still have their financial aid suspended. However if a student is dismissed from the University for any reason their financial aid eligibility is suspended.

SAP consists of two components of measurement: Quantitative and Qualitative. A student's SAP is reviewed on a semester by semester basis. The following policy governs all aid administered by the University, including all Federal Title IV aid as well as State funds. The quantitative measurement consists of an evaluation of a students' adherence to the maximum timeframe in which they must complete their program and an evaluation of their pace toward degree completion. The qualitative measurement consists of an evaluation of the students' overall GPA.

Evaluation tests:

- Quantitative
  - Timeframe
  - Pace
- Qualitative
  - Overall GPA

Students must adhere to each of the evaluation tests to retain eligibility for financial aid. This includes all federal and state grants, federal student loans, and the federal work-study program.

## SAP QUANTITATIVE MEASURE

### TIMEFRAME

All students are expected to finish their program within a maximum timeframe that cannot exceed 150% of the number of credits required to complete a degree. **All credits are counted in Timeframe, even those for which the student did not receive financial aid.** The following is a list of the maximum number of credits in which a student is expected to complete his/her degree for financial aid purposes.

Students pursuing an Associate Degree program must complete their program within 90 credit hours to retain financial aid eligibility.

Students pursuing a Baccalaureate Degree program must complete their program within 180 credit hours to retain financial aid eligibility.

Students who approach 120% of their maximum timeframe will receive a warning notification from the Financial Aid Office advising them of their status and remaining eligibility.

### PACE

Student financial aid recipients must demonstrate measurable progress toward earning a degree by successfully completing at least **66.67%** of all attempted credits at UW-Platteville. While pace is measured at the end of each semester, it is a cumulative calculation.

Pace is equal to the Total Number of Completed Credits / Total Number of Credits Attempted

Example: 90 credit hours completed / 110 credit hours attempted = 82%

**Attempted Credits Determination:** For the Fall and Spring semesters, attempted credits are based on enrollment as of the tenth day of classes. If a student withdraws on or prior to the tenth day of classes, attempted credits are determined as of the day of disbursement.

**Summer:** Attempted credits are based on any credits that a letter grade was assigned. If a student withdraws on or prior to this day, the student's attempted credits are determined as of the day of disbursement.

**Transfer Credits:** Transfer credits accepted toward the student's program are counted as both credits attempted and credits completed for each of the 66.67% pace and timeframe totals.

**Remedial Credits:** Remedial credits are counted in both the 66.67% pace and timeframe totals.

**Repeated Coursework, Incomplete Courses, and Withdrawals:** All repeated, incomplete, and withdrawn courses and their grades are counted in both the 66.67% pace and timeframe totals.

**Consortium Credits:** Credits taken as consortium courses are counted as attempted credits in both the 66.67% pace and timeframe totals. The credits do not count as successfully completed credits until an official transcript is received by the Registrar's Office and the grades are entered on the student's academic transcript.

**Changing Majors:** All attempted and completed credits are counted in both the 66.67% pace and timeframe totals. Students who change majors are at risk of exceeding timeframe before obtaining a degree.

**Study Abroad Credits:** Credits taken as study abroad courses are counted as attempted credits in both the 66.67% pace and timeframe totals. The credits do not count as successfully completed credits until an official transcript is received by the Registrar's Office and the grades are entered on the student's academic transcript.

**UW-Branch Campuses:** The 2018-2019 is a transition year for financial aid purposes. Coursework transferred from the UW-Branch Campuses are counted as both credits attempted and credits completed for each of the 66.67% pace and timeframe totals and will be evaluated at the next SAP evaluation.

## SAP QUALITATIVE MEASURE

### OVERALL GPA

Financial aid recipients are required to show progress toward degree completion by earning a grade point average as indicated below. Please note that these standards may be separate from academic standards that apply to your standing within your academic program. The GPA requirements for SAP purposes are:

**Undergraduate Freshmen (0-29 credits): 1.80**

**All other Undergraduate Students (30+ credits): 2.00**

**All Graduate Students: 3.00**

**Withdrawals (W):** Courses dropped after the add/drop period for which the student receives a "W" grade is not included in the cumulative GPA. If you fail to officially withdraw from a course and received an "F" grade is included in the cumulative GPA.

**Incompletes (I) or Not Reported (NR):** As there is no current grade in the system, these courses will not be included in the cumulative GPA determination at such time. Once a letter grade (A, B, C, D, and F) is assigned, it will be factored into the GPA determination the next time SAP is evaluated.

**Repeated courses:** For courses repeated, only the most recent grade is included in the cumulative GPA.

**Remedial courses:** Non-credit (NC) remedial courses are not included in the cumulative GPA.

**Qualitative Measure as it applies to Branch Campus Programs:** The 2018-2019 is a transition year for financial aid purposes. The qualitative measure for SAP purposes will be evaluated at the next SAP evaluation. There will not be separate evaluation criteria for Branch Campus programs.

## FINANCIAL AID WARNING STATUS

A student who enrolls, and then does not meet the requirements for making satisfactory academic progress, will be placed on Financial Aid Warning status for the subsequent semester. A student on Financial Aid Warning may continue to receive financial aid for that one semester. At the completion of one semester on Financial Aid Warning, if the student meets the requirements for satisfactory academic progress, they will be returned to Good Standing. If they do not meet the requirements, they will be placed in an Ineligible Status.

## INELIGIBLE STATUS

If a student does not meet the requirements for academic progress after one semester of Financial Aid Warning, the student is placed in an Ineligible Status. Students are not eligible for financial aid while in an Ineligible Status. In order to regain eligibility, the student must either meet the requirements for academic progress, (i.e., attempt and complete enough credits to be meeting the pace requirement), or successfully appeal and be placed on Financial Aid Probation.

## FINANCIAL AID PROBATION STATUS

Students may be placed on Financial Aid Probation for one semester with an approved appeal. A student on Financial Aid Probation may continue to receive financial aid for that one semester. At the completion of one semester on Financial Aid Probation, the student must either meet the requirements for satisfactory academic progress again, or be placed back into Ineligible Status.

## APPEALS

In order to be considered for an appeal, you must begin the appeal process with a Financial Aid Advisor no later than 10 business days into the semester that you are looking to regain eligibility for. If you begin the appeal process after 10 business days, the appeal may not be reviewed until the following semester.

Students may appeal their Academic Progress status by documenting the following:

- Extenuating circumstance(s) which prevented the student from meeting the academic progress standards. The extenuating circumstance(s) must be non-academic in nature. Examples of extenuating circumstances include but are not limited to:
  - Work-related issues
  - Medical conditions
  - Death of a loved one
  - Family circumstances
  - Military Services
  - Loss of residence (evictions, natural disasters, etc)
  - Legal issues
  - COVID-19-related disruptions to personal or academic life that significantly affected the student's ability to meet academic progress standards
- Information regarding why the student failed to make SAP, and what has changed in the student's situation that will allow SAP to be demonstrated at the next evaluation.

An appeal may be approved only if it is reasonable to assume the student is able to make SAP standards after the subsequent semester. If a student cannot make SAP after one subsequent semester, a student must have an approved appeal and, in addition, have an Academic Plan completed. The appeal policy permits no more than one appeal for the same non-academic circumstance. To be considered for eligibility for aid, complete appeals must be turned in prior to the end of that semester. There are no retroactive appeals. Based on departmental determination, there may be limitations set for the amount of appeals allowed.

If a student is placed in an Ineligible status they will receive an email with instructions how to appeal, with a link to the electronic form. Completed appeals are submitted electronically and routed to a Financial Aid Advisor. The student will be notified of the appeal decision in writing. If the appeal is denied, further appeal may be made to the Financial Aid Director.

If the appeal is denied, a student may continue enrollment without the use of Financial Aid funding. If a student would like the denial re-reviewed or have additional information or documentation for your appeal, the denial notification will specify what action is needed. A second request to re-

review your appeal must be petitioned to the Financial Aid Appeals Committee or the Financial Aid Director, depending on who most recently denied the appeal. A personal interview may be scheduled.

## ACADEMIC PLANS

If the student has an approved appeal and is unable to meet SAP by the end of the subsequent semester, an academic plan may be developed. Academic plans are developed on a student-by-student basis and are designed in a way that, if followed, the student will be meeting academic progress standards by a specified point in time.

A student on an Academic Plan may continue to receive financial aid as long as the student is meeting the requirements in the plan. Students must be enrolled in the exact amount of credits indicated on the Academic Plan in order for aid to disburse. Academic plans will be monitored at the end of each semester. Financial aid disbursements will not be released until the status is verified. If the student does not meet the objectives set in the plan, the student will return to an Ineligible Status. In order to revise an Academic Plan, the student is required to meet with a Financial Aid Advisor.

## REGAINING ELIGIBILITY

A student can re-establish eligibility for financial aid only by taking action that brings the student back into compliance with the qualitative and quantitative components of the SAP standard. Some options of re-establishing eligibility is as follows:

- Paying for charges associated with enrollment via personal funds or a private loan until qualitative and/or quantitative measurements are met.
- A student may also take credits outside of UW-Platteville and transfer them back to UW-Platteville possibly increasing SAP eligibility components. A student should confirm with his/her academic advisor that credits taken outside of UW-Platteville applies to degree requirements.
- Successfully completing courses that are currently "Incomplete"

A student's SAP status is reviewed and updated at the end of each semester. While a student may regain eligibility for financial aid, he/she is reminded that most financial aid programs have lifetime aggregate limits. All other rules and regulations governing Federal and State financial aid programs still apply.

## REPEATED COURSEWORK

A student may repeat a passed course once and receive financial aid.

A student may repeat a class until it is passed and receive financial aid.

## UNIVERSITY REFUND POLICY

For students who withdraw from the term/semester in fall or spring semesters, the following refund policy is applied for tuition and fees:

- 100 percent prior to start of semester
- 100 percent less \$50 processing fee first week of classes
- 100 percent less \$100 processing fee second week of classes
- 50 percent third week of classes
- 50 percent fourth week of classes

Refund for tuition and fees is based on the full semester cost. Students who live in the residence hall and/or are on a meal plan shall be refunded room and board paid in advance on a weekly prorated basis.

## RETURN OF FUNDS POLICY

If a student withdraws from the term/semester prior to completing 60 percent of the semester and had received financial aid (grants and/or student loans), the student may have to return a portion of the federal financial aid. The amount of aid students may keep when they withdraw is in direct proportion to the length of time they remained enrolled during the semester.

There are two types of withdrawals: official withdrawals and unofficial withdrawals.

- The official withdrawal date is determined by the Registrar based on when a student drops all of their classes, or notifies a university official of their intent to withdraw
- Unofficial withdrawals are students who failed all of their classes per the grades reported at the end of each semester. The withdrawal date used for Title IV return purposes is the calendar midpoint of the semester.

Your aid eligibility will be recalculated if you withdraw, cease attendance, or are dismissed prior to completing 60% of the semester. Recalculation is based on the percentage of earned aid using the following formula:

$$\text{Percent of Aid Earned} = (\text{Number of Days Completed prior to Withdrawal}) / (\text{Total Number of Days in the Semester} - \text{'Break' Days})$$

Aid is returned to funding source based on the percent of unearned using the following formula:

- $100\% \text{ of aid} - \text{Percent earned} = \text{Percent of unearned aid}$
- $\text{The percentage of unearned aid} \times \text{Institutional costs} = \text{Amount of aid paid to institution that must be returned to the funding source}$
- When the aid is returned to the funding source you could have tuition, housing, or meal plan balance with the University

The balance of the unearned aid is used to determine if any funds need to be returned for non-institutional costs.

- $\text{Unearned aid} - \text{Return of institutional costs} = \text{Balance of unearned aid for non-institutional cost}$

The school has 45 days from the date the school determined the student withdrew (officially and unofficially) to return unearned funds. The least desirable aid is returned first, in ascending order of desirability as follows:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Plus Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant
6. Talent Incentive Grant
7. Wisconsin Higher Education Grant (Money will be returned to this program only if the institution has remaining funds available after satisfying federal programs).

If a student did not receive all of the funds earned, the student may be eligible for a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the school is required to get the student's permission before these can be disbursed. The student may decide to decline some or all of the loan funds so additional debt is not incurred. The school may use all of a portion of the post-withdrawal disbursement of grant funds for tuition, fees, and room and meal plan charges. The school is required to get the student's permission for any post-withdrawal grant disbursement for all other school charges. If the student does not give permission, the student will be offered the grant funds. Please note there are some Title IV funds that may be scheduled to be received and cannot be disbursed to the student after withdrawal because of other eligibility requirements.

## UNOFFICIAL WITHDRAWAL

Students who received federal financial aid and receive all non-passing grades (XF, F, W and/or I) for non-attendance are considered unofficially withdrawn for the semester. The Financial Aid Office will determine the student's last date of attendance and the Return of Title IV funds formula will apply. If the last date of attendance cannot be determined the student is assumed to have attended 50% of the enrollment period and the Return of Title IV Funds formula will be applied based on that length of attendance. If the institution is required to send money back to the federal programs the student may have institutional charges for the term. If the student is required to pay back money to the federal programs they will not be eligible to receive additional federal Title IV financial aid until the federal aid has been paid back.

Note: \*Title IV financial aid includes the following programs: Federal Unsubsidized Stafford Loan, Federal Subsidized Stafford Loan, Federal Perkins Loan, Federal PLUS Loan, Federal Pell Grant, Federal Supplemental Grant, and the Talent Incentive Grant.

## SCHOLARSHIPS

The UW-Platteville Scholarship Program awarded approximately \$2,500,000 in scholarship funds in academic year 2019-2020. The goal of the scholarship program is to provide scholarships to as many students as possible.

Scholarships are awarded based upon academic achievement, community involvement, extracurricular activities and autobiographical essay. Some scholarships require that a student prove financial need. If a student receives a scholarship, it will be considered a resource, and this may affect the amount of other aid the student receives. The specific eligibility criteria are generally listed with each scholarship.

The program is divided into two distinct parts: one for incoming first year students and one for continuing students. The application process is different for each program.

## NEW FRESHMAN SCHOLARSHIP PROGRAM

Students who apply and are accepted for admission at UW-Platteville are eligible to apply for scholarships provided through the UW-Platteville Foundation. Only admitted students will receive scholarship information. To ensure getting the scholarship information, a student should apply for admission by Dec. 1 of the year prior to attendance. The scholarship information will be mailed to the student after they are admitted. The completed scholarship applications must be submitted by Feb. 1. Committees will meet to make the selections, and students will be notified as soon as possible, generally in March. To be a recipient a student must be enrolled as a full-time student, taking 12 or more credits. The amount and number of scholarships are subject to change and vary from year to year.

## **CONTINUING STUDENT SCHOLARSHIP PROGRAM**

Scholarships are available to continuing students at UW-Platteville. Transfer students may apply, but scholarships are limited. Scholarship applications should be submitted by March 1 for the scholarships to be awarded for the next academic year. A listing of scholarships can be viewed on the Office of Financial Aid webpage.

## **OTHER SCHOLARSHIPS**

Information regarding other scholarship resources, not related to the UW-Platteville Foundation, is available in the Office of Financial Aid. Applications for these national, regional or major-specific scholarships are usually available.