

There are a number of other ways to make college affordable as well.

Loans

Loans are money you borrow. They must be repaid in full and typically include interest payments. Government loans typically have lower interest rates than private loans.

Student employment and work study

Talk to your campus financial aid office about finding work study. Wages vary, of course, but most students average 15 hours/week and earn about \$3,000/year.

National Community Service Programs

Community service jobs like AmeriCorps can provide stipends for education in exchange for a commitment to serve in your community after graduation.

Reserve Officers' Training Corps (ROTC)

ROTC programs offer more than military training and experience. Participants in Army, Air Force, or Navy-Marine ROTC programs may be eligible for scholarships and monthly stipends. Learn more at: uwhelp.wisconsin.edu/rotc

STEP 04 • YOU DID IT!



Tips

- Start soon, and plan to give it some time. Applying can take a while, so it pays to get started as early as you can!
- Keep your head up. The more you apply, the more chances you have to succeed. And expect more than a few nos on your way to all your yeses.
- Line up your letters of recommendation early.
- Remember, the smaller scholarships — they can add up.
- Sharpen your writing pen — a lot of scholarships require essays. Don't be afraid to rework your essays for multiple applications.
- Stay organized! Deadlines count. Make a schedule and stick to it.

YOUR FINANCIAL AID SCHEDULE



For more information, check out the campus Financial Aid office at your UW, or visit us at: uwhelp.wisconsin.edu/pay-for-college/financial-resources

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Staying organized is hard, especially when you're trying to manage multiple applications. Here's a handy chart to help control some of the chaos. And remember, you do not have to accept all the funds provided to you.

NAME OF FINANCIAL AID	WHO'S IT FROM?	DEADLINE	DATE SUBMITTED	RESPONSE	Write in UW campus name #1	Write in UW campus name #2	Write in UW campus name #3
					AWARD AMOUNT	AWARD AMOUNT	AWARD AMOUNT
Total cost of attendance					\$	\$	\$
(-) Total awards					\$	\$	\$
= Remaining balance					\$	\$	\$

STEP 04 • YOU DID IT!



Now that you know your budget and your total award for each campus, take the time to see how much you will need to cover to attend each of your UWs. Students will often take private loans, summer jobs, or family contributions to cover the difference. Subtract your total costs from your total awards to see what funds you will still need to attend.