

FINANCIAL AID GUIDE



LAKELAND.EDU/MYFINAID



LAKELAND
UNIVERSITY

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APPLICATION DEADLINES

Each year, students must file FAFSA and complete Lakeland's Financial Aid Application.

- **OCT. 1:** FAFSA and financial aid application can be completed anytime after Oct. 1.
- **FEB. 1:** Lakeland University's priority date for filing the FAFSA and completing the financial aid application is Feb. 1.

YOU'VE RECEIVED YOUR FINANCIAL AID OFFER, NOW WHAT?

- 1** If selected for verification, **SUBMIT VERIFICATION DOCUMENTS** via NetPartner on my.lakeland.edu.
- 2** **ACCEPT OR DECLINE FINANCIAL AID OFFER** by signing and returning the paper aid offer or by accepting/declining online via NetPartner on my.lakeland.edu.
- 3** If accepting loans, first-time borrowers need to **COMPLETE THE MASTER PROMISSORY NOTE (MPN) AND ENTRANCE COUNSELING** prior to the beginning of classes. Complete at studentloans.gov and login using FSA ID. See page 4 for more information.
- 4** **APPLY FOR OUTSIDE SCHOLARSHIPS.** See page 5 for more information
- 5** **REPORT ANY OUTSIDE SCHOLARSHIPS** received to the Financial Aid & Educational Funding Office.

WHY FINANCIAL AID & EDUCATIONAL FUNDING?

The Financial Aid & Educational Funding Office has expanded its efforts at a time when more students need help understanding the sometimes complicated world of paying for school. The Financial Aid & Educational Funding Office wants students to know that they can help with all of their educational funding needs, from finding the right scholarships to understanding how loans will impact their future.

SERVICES OFFERED

- One-on-one and group sessions to help students understand the finances of their education.
- Access to tools to help students understand how to finance their education, including a loan tracker so students can track how much they are borrowing and understand the long-term impact.
- Helping Lakeland alumni understand repayment options.
- Assistance with scholarship applications including essay and résumé reviews.
- Making students aware of any new scholarship opportunities.
- Work with the Department of Vocational Rehabilitation and the tribal community for grant opportunities and the Veterans Educational benefits.

PURPOSE

The purpose of this Financial Aid Guide is to inform students of important federal, state and institutional policies, rules and procedures regulating financial aid. It is not a comprehensive guide to all federal, state and institutional regulations.

- Applicable federal regulations, students and parents: studentaid.ed.gov
- The state of Wisconsin's regulations pertaining to financial aid: heab.state.wi.us
- Additional Lakeland University Financial Aid regulations: catalog.lakeland.edu
- Students are responsible for knowing and understanding the information contained in this guide
- Please keep this with your financial aid records for future reference.

HELPFUL TOOLS

FINANCIAL AID STUDENT ACCESS (NETPARTNER)

NetPartner is the student financial aid portal. View financial aid offer, accept or decline offer, view documents that are missing/received for financial aid, view loan history, etc.

Students access NetPartner by logging into my.lakeland.edu

LU FINANCIAL PLANNER

Designed to help students understand real-life costs associated with the traditional journey through their college years. Use this tool to plan for expenses, visualize how savings make an impact, track student loan debt, etc.

Available to download at lakeland.edu/finplanner

OUT OF POCKET CALCULATOR

Students can quickly see what they owe Lakeland University for tuition, fees room and board for the upcoming year with this helpful calculator!

Available to download at lakeland.edu/pocketcalc

FINANCIAL AID OFFER

The Financial Aid & Educational Funding Office has determined the types and amounts of grants, scholarships, loans and work study you are eligible to receive. Financial aid is determined using your Expected Family Contribution (EFC) as calculated by the U.S. Department of Education using the Free Application for Federal Student Aid (FAFSA). We applied Federal, State and Institutional guidelines to determine the amounts on the enclosed "Financial Aid offer." A student's individual financial aid from all grant and scholarship programs administered by the university (excluding the Talent Incentive Program (TIP)) will not exceed the cost of tuition.

Your offer is a summary of your financial assistance based on several factors:

- number of credits
- course type
- housing status
- state residency
- grade level
- outside grants and scholarships.

NOTICE OF CHANGES IS YOUR RESPONSIBILITY

It is the student's responsibility to notify the Financial Aid & Educational Funding Office of any and all changes to enrollment, housing, name, address and outside scholarships. Changes to housing status can have an impact on your financial aid eligibility so it is important to contact the financial aid office when considering this change.

ACADEMIC OR PERFORMANCE REQUIREMENTS

Scholarships and grants listed on your financial aid offer may be contingent on the maintenance of specific grade point, housing status or other academic or performance requirements. A change in any of these variables may cause your aid to change, and if it does, we will send you a revised financial aid notice.

REVIEW ALL FINANCIAL AID OFFERED

You may have been offered several different types of aid.

- **Grants/Scholarships**—Funds which do not need to be repaid.
- **Federal Direct Loans**—Funds that must be repaid after you cease to be enrolled at least half-time. Students may pursue additional loan options, via either the Federal PLUS loan for parents, or alternative loans. See the section entitled "About Loan Assistance."
- **Federal Work Study**—An opportunity to obtain a federally subsidized student employment position. See the section entitled "Student Employment."

RIGHT TO ACCEPT OR DECLINE

You have the right to accept or decline any of the financial aid offered; however, declined financial aid will not be replaced with other sources of aid. To accept or decline the financial aid, complete the steps outlined in your financial aid offer email, or if you received a paper financial aid offer, complete the steps below.

1. **Read all enclosures and the Financial Aid offer completely.**
2. **If you want to reduce any of your financial aid offer,** cross out the existing amount in the "TOTAL" column and write in the amount you want to accept.
3. **Sign and date both copies.** Retain one copy for your records.
4. **Accept or decline via NetPartner on my.lakeland.edu.** Or mail or fax the financial aid offer along with any other required documents requested to the Financial Aid & Educational Funding Office within the number of days printed on the aid offer.

DIRECT LOAN REQUIREMENTS:

If you accepted a loan on your financial aid offer, there are some federal requirements that need to be completed prior to your loan(s) being disbursed from the government to your Lakeland University account. These requirements include completing entrance counseling and the Master Promissory Note (MPN), this is just required for first time borrowers, and the Annual Student Loan Acknowledgement, required annually. The instructions are below:

1 ENTRANCE COUNSELING

Entrance Counseling is designed to inform you of important information you should know before you borrow a loan.

1. Go to studentaid.gov
2. Hover over, "Complete Aid Process"
3. Select the link for, "Complete Entrance Counseling"
4. Click on the blue "Log In" button and log in with your FSA ID username and password
5. In the Entrance Counseling row, click on the "Start" button to begin

Our office will receive electronic notification (*in approximately 2-3 business days*) upon successful completion of this federal requirement.

2 MASTER PROMISSORY NOTE (MPN)

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It explains the terms and conditions of your loan(s); for instance, it will include information on how interest is calculated and what deferment and cancellation provisions are available to you.

1. Go to studentaid.gov
2. Hover over, "Complete Aid Process"
3. Select the link for, "MPN for Undergraduates"
4. Click on the blue "Log In" button and log in with your FSA ID username and password
5. In the "MPN for Subsidized/Unsubsidized Loans" row, click on the "Start" button to begin

Lakeland University will receive this after the successful origination of your federal student loans with the US Dept. of Education.

3 ANNUAL STUDENT LOAN ACKNOWLEDGEMENT

The Annual Student Loan Acknowledgement is required each year you accept a new federal student loan. You are acknowledging that you understand how much you owe and how much more you can borrow.

1. Go to studentaid.gov
2. Hover over, "Complete Aid Process"
3. Select the link for, "Complete Annual student Loan Acknowledgement"
4. Click the blue "Log In" button and log in with your FSA ID username and password

LOAN ASSISTANCE

Unlike grants and scholarships, loans must be repaid. Most loans do not require payment while the student is enrolled at least half-time. Most student loans also have a one-time “grace period” after graduating, withdrawing or dropping below half-time status to give a student time to find a job. The grace period is six months for Federal Direct Stafford loans. Interest accrues on all Federal loans during the grace period.

FEDERAL DIRECT LOANS

Subsidized loans are based on need. The government will pay the interest on this loan while the student is in school. The interest rate on this loan is tied to the 10-year Treasury Note Index and is determined in June prior to each academic year with an interest rate cap of 8.25%.

Unsubsidized loans are non-need based. Students are responsible for all interest on this loan. Most students let the interest accrue while they are in school but students can opt to pay the interest while in school. The interest rate on this loan is tied to the 10-year Treasury Note Index and is determined in June prior to each academic year with an interest rate cap of 8.25%.

The federal government deducts an origination fee between 1% and 2% from the gross amount of the loan at the time of disbursement.

The amount an undergraduate student is allowed to borrow in a given academic year is based on the student’s grade level.

GRADE LEVEL	DEPENDENT STUDENT	INDEPENDENT STUDENTS (Additional unsubsidized loan)
Freshman	\$5,500	\$9,500
Sophomore	\$6,500	\$10,500
Junior	\$7,500	\$12,500
Senior	\$7,500	\$12,500
Total Lifetime Loan Limit	\$31,000*	\$57,500*

**Of the lifetime limit, a maximum of 23,000 can be subsidized loan.*

OTHER LOAN OPTIONS

In addition to Federal Direct Loans included in their financial aid offer, students may pursue additional loan options, such as the parent PLUS Loan or Alternative loans, as described below.

PLUS LOAN

The PLUS Loan is a federally sponsored loan for parents of dependent students. A credit evaluation is required. If a parent is approved for the loan, the maximum amount to borrow is limited to the cost of education minus the other financial aid the student is receiving. The loan can be deferred, at the parents request, while the student is enrolled at least half-time. In the event the parent is denied the PLUS Loan, the parent can try to obtain an endorser for the loan, appeal the decision, or the student will become eligible for an additional unsubsidized Direct loan (\$4,000 freshman/sophomore, \$5,000 junior/senior).

The federal government deducts an origination fee between 4% and 5% from the gross amount of the loan at the time of disbursement.

A parent can apply for a Direct Plus Loan at studentloans.gov. The parent needs to login with their FSA username and password. For more information contact the Financial Aid & Educational Funding.

OUTSIDE GRANTS / SCHOLARSHIPS

Outside scholarships are any scholarships that are granted to a student attending Lakeland University that are not offered by Lakeland University.

- **Lakeland University is often notified by outside agencies of available scholarships.** You can access a listing through your my.lakeland.edu account under the financial aid page.
- To help you with your scholarship search, the following websites are good sources to lead you to scholarship opportunities:

fastweb.com	collegescholarships.org
gocollege.com	scholarships.com
collegegreenlight.com	supercollege.com
moneygeek.com	Download the Scholly app (\$4.99/month)

- **Many scholarship opportunities are available in local communities.** You should contact your high school and/or local organizations to see if there are any opportunities for which you can apply.
- **Students are required to notify the Financial Aid & Educational Funding Office of all outside grant/scholarship assistance.** Students should check with the Financial Aid & Educational Funding Office if and how the outside assistance will impact other financial aid eligibility. If the total of your aid offered by Lakeland University plus the outside scholarship exceeds your calculated financial need, a portion of the aid offered must be reduced. We will reduce student loan aid first, work study second and in rare cases (when mandated), grants/scholarships last. You will be notified via email of any adjustments to your financial aid as a result of outside assistance received.

ALTERNATIVE OR PRIVATE LOANS

Alternative or private loans are offered by private lenders to assist with educational and living expenses not covered by other financial aid. These loans are generally more expensive and should not be considered until all student federal loan options have been exhausted. Alternative loans are considered as part of your financial aid package. These loans are credit based, often require a co-signer, and cannot be consolidated with your federal loans. Lakeland University offers a list of alternative loan programs that students can use to start their search for an alternative loan. Students are not required to use a loan program on the list provided by the Financial Aid & Educational Funding Office and can search for other alternative loan programs on their own. For more information, refer to Alternative Loans found at lakeland.edu/payment-options.

CORRECTIONS AND APPEALS

IF YOU MAKE A MISTAKE ON THE FAFSA

Please contact the Financial Aid & Educational Funding Office detailing the error. We can make most changes for you electronically.

SPECIAL CIRCUMSTANCES

If you and/or your parent(s) have unusual circumstances which could affect your ability to contribute to college expenses, you may qualify for a re-evaluation of financial aid eligibility. Unusual circumstances include, but are not limited to the following:

- Death in the family
- Retirement of a wage earner
- Involuntary loss of a job
- Medical expenses paid and not covered by insurance
- Separation/Divorce

A special circumstance form and verification worksheet can be obtained from the Financial Aid & Educational Funding Office or on the financial aid website. You will receive a written response to your request when the re-analysis is complete. The decision of the Financial Aid & Educational Funding Office is final and cannot be appealed to the U.S. Department of Education.

BOOKS

All textbooks are available for purchase, and select books are available through the textbook rental program through the schools contracted book supplier or other textbook retail suppliers. The approximate cost for books is \$950-\$1150 per year. Students are expected to pay for books as an out-of-pocket expense. Students receiving excess financial aid over the cost of billable expenses (tuition, room, board, etc.) may be eligible to charge all or a portion of their book costs to their student account to be deducted from financial aid funds. This option is only available through the school's contracted supplier. Approximately 30 days prior to the start of each term, students with excess financial aid may follow guidelines published by the Bursar's Office on how to use excess aid funds to purchase books.

STUDENT EMPLOYMENT

- Federal Work Study is a need based, federally funded financial aid program.
- An offer of Federal Work Study in your financial aid offer is not a guarantee of a student employment position, or of immediate funds.
- Students must secure a student employment position on campus by going through the current employment application and interview process. In the event a student obtains a position, he or she would then receive a paycheck in regular intervals as compensation for hours worked. Student earnings may be used for either direct expenses (tuition, room & board) or indirect expenses (transportation, books, personal expenses, etc.) Any funds anticipated to be earned are not immediately available to be credited against a student account at the beginning of the term.
- **All open positions are posted at lakeland.edu/handshake.** Students may contact Career Readiness for support services at career@lakeland.edu.

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

The NSLDS is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of Ed programs. NSLDS student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. This is where students will find information on who is servicing their loans as their loan servicer is who they will make student loan payments to after they graduate or withdraw from the University.

CHANGE IN STUDENT STATUS

- If a student withdraws from one or more courses, financial aid will be adjusted based on federal, state and institutional policies.
- Financial aid offered on the basis of on-campus housing will be reduced if the student commutes from home or lives off-campus.
- If a student withdraws from the university completely, the student must be re-admitted to the University through the Office of Admissions. If a student attended elsewhere and wishes to return to Lakeland University, their financial aid is determined by averaging the student's Lakeland GPA and transfer GPA. If a student did not attend elsewhere, their financial aid will return to the original financial aid the student was offered previously.
- For more information, please refer to page 10.

CONDITIONS OF FINANCIAL AID

GENERAL ELIGIBILITY

- **All students interested in receiving financial aid must file the FAFSA and returning students complete the Lakeland University Financial Aid Application each year.** (see page 1 for deadline details)
- **A student must be at least half-time (6 or more credits per term) to be considered for eligibility of federal, state and other institutional funds.** (1 or more credits to be considered for eligibility of Federal Pell Grant.)
- **Financial aid is determined based on enrollment as of the census date.** Enrollment activity after the census date will not be considered for financial aid. Please refer to the catalog and my.lakeland.edu for more information.
- **Funds (grants/scholarships) received from Lakeland University programs are only available to students taking 6 or more credits** in the Traditional Undergraduate Program.
- **Academic scholarships are renewed for the next academic year provided the student meets the minimum scholarship criteria and maintains full-time (12 or more credits per term) enrollment.** A student's cumulative GPA after the fall term determines his/her eligibility for the following academic year.
- **Students completing a second bachelor's degree are not eligible for any federal or state grant programs.**
- **Students who have already earned a bachelor's degree from Lakeland University are not eligible for any federal, state or institutional aid.** The only exception to this policy is for students seeking a teacher's certification. They may be eligible for federal loans only.
- **A student's financial aid can and will be withdrawn in the event that inaccurate or misleading information is discovered** on any materials submitted by the student, student's parent(s) and/or student's spouse.
- **Financial aid offered for a particular semester is applicable only for that term and cannot be used to pay past year's balances.** For example, funds for the Fall term cannot be used to pay outstanding charges from the prior financial aid academic year.
- **The total of all financial aid received (including all loans) may not exceed the cost of attendance for a term.** Cost of attendance includes tuition, room, board, books, transportation, personal expenses and loan fees. (See your budget by logging into Financial Aid Student Access –NetPartner.)
- **Students must adhere to all federal, state and Lakeland University policies and regulations to be eligible to receive grant, scholarship, loan and work program funds from federal, state and Lakeland University aid programs.**

FEDERAL AND STATE FUND ELIGIBILITY

- **Students are encouraged to complete the FAFSA by Feb. 1** to receive consideration for the Wisconsin Grant (for Wisconsin residents only).
- **Lakeland University is not responsible for programs sponsored by the state or federal government,** particularly in relation to the available funds. Lakeland cannot make up for lost grants resulting from late applications or program changes that are out of the College's direct control.
- Federal and state funds cannot be used to help pay for courses on an Audit basis.
- State funds are limited to 10 semesters of eligibility.
- Federal Pell Grant funds are limited to 12 semesters of eligibility.
- **Federal Direct Subsidized Loan funds are limited to 12 full-time semesters of eligibility or the total lifetime loan limit of \$23,000,** whichever comes first.

WHAT IF I DON'T MEET SATISFACTORY ACADEMIC PROGRESS?

Federal financial aid regulations require all students maintain satisfactory academic progress towards their degree to be eligible to receive federal assistance. In a financial aid context, failure to make satisfactory academic progress in the courses taken at Lakeland University can result in a loss of eligibility for federal, state and institutional aid.

Financial Aid Satisfactory Academic Progress is measured in three ways:

- **Cumulative Grade Point Average**—students must maintain a minimum cumulative GPA of 1.75 as a first-time, first-semester freshman and 2.0 thereafter. The highest grade of all repeated courses is used in the cumulative GPA calculation.
- **Total number of credits attempted (registered)**—students must complete (earn) at least 67% of credits for which they register with a 'D' or greater, not including those dropped within the first week of classes. All withdrawals, incompletes and audits are considered unsatisfactory and must be included in the calculation. If a grade of incomplete is changed, it is the student's responsibility to notify the Financial Aid & Educational Funding Office. Repeated withdrawals, therefore, can lead to loss of financial aid eligibility for a student meeting the required minimum GPA.
- **Total academic credit and terms enrolled**—students cannot have earned more than 150% of the academic credits necessary for graduation. This rule includes transfer credits. Students also cannot have attended more than 150% of the terms necessary for graduation.

REVIEW PROCESS Financial Aid Satisfactory Academic Progress Policy is reviewed after each term.

FINANCIAL AID WARNING When a student does not complete 67% of the credits and/or meet the minimum cumulative GPA requirement noted above, then a Financial Aid Warning is imposed. Aid will continue during the term the student is on Financial Aid Warning.

FINANCIAL AID SUSPENSION The student's financial aid will be terminated for all future semesters until he/she can return their academic record to good standing for Satisfactory Academic Progress, if one or more of the following conditions occur:

- The student does not meet the criteria for Satisfactory Academic Progress while on Financial Aid Warning.
- The student has a conditional acceptance to the College and does not meet the criteria for Satisfactory Academic Progress.
- The student fails all courses in a single term.
- The student fails to meet the conditions of a Financial Aid Probation.

APPEAL PROCESS For students who have had their aid terminated.

- The form and instructions are included with the written communication to the student at the time of the termination.
- The time allowed for completing the appeal will be communicated in the letter.
- The appeal committee will notify the student of the decision within two weeks of receiving the appeal.

FINANCIAL AID PROBATION This is the status the student is placed on when an appeal is granted. Probation is allowed for one term and the student must return to good standing for Satisfactory Academic Progress unless the student has an approved Academic Plan in place which includes conditions of the probation and notes when the student must return to good standing for Satisfactory Academic Progress.

SPECIAL ENROLLMENT STATUSES

SUMMER TERM Students interested in receiving financial aid for summer enrollment should contact the Financial Aid & Educational Funding Office to inquire about financial aid eligibility. Since the academic year for Traditional Undergraduate students consists of Fall and Spring terms, most students utilize all aid eligibility during those terms. However, students enrolled in at least six credits during summer term may be eligible for a Federal Pell grant. Loans from private sources may also be available.

SUMMER INTERNSHIPS Students completing an internship during the summer term are billed per credit based on the Kellett rate. Students are encouraged to contact their financial aid counselor to discuss available financial aid options.

STUDY ABROAD Students who choose to study abroad have different financial aid eligibility and should talk to the Financial Aid & Educational Funding Office about their eligibility.

ATTENDING LTC (Lakeshore Technical College) *Students majoring Early Childhood Education Program are required to complete a year-long diploma program at LTC as part of their degree for Lakeland University. Students majoring in Tech Education for Early Childhood Education Program are required to complete some coursework at LTC as part of their degree. Students will work with their advisor to determine a schedule that includes required coursework at LTC.*

For both of these programs, students are still eligible for financial aid but eligibility is different. Students must still apply for financial aid at Lakeland University. It is recommended students make an appointment to talk to their financial aid counselor in regards to financial aid eligibility during their time at LTC.

ATTENDING ANOTHER INSTITUTION If a student plans to take courses concurrently at Lakeland University and another institution, the courses taken at the other institution must first be approved by the Registrar's Office to ensure they will be applicable to the student's degree at Lakeland University. Financial aid can ONLY be used for courses that are a part of a degree program. Once a student has approval from the Registrar's Office to transfer the course back to Lakeland University as part of the degree program, the student should talk to his/her financial aid counselor, as a separate process is required.

WITHDRAWAL

Students considering withdrawing from Lakeland University must formally notify the Coordinator of Persistence Initiatives of their intent to withdraw. It is the student's responsibility to notify all other offices, including the Financial Aid & Educational Funding Office. It is recommended that they visit the Financial Aid & Educational Funding Office to discuss the financial implications of their withdrawal.

FEDERAL FINANCIAL AID

During the first 60% of a period of enrollment, a student "earns" Title IV (federal financial aid) funds in direct proportion to the length of time he or she remains enrolled. Students withdrawing from Lakeland University may be required to repay some of the federal, state, and Lakeland grants and/or loans. The federal formula requires a return of Title IV calculation if the student withdrew on or before completing 60% of the semester and received federal financial assistance in the form of Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Tip Grant, Federal Stafford student loans or PLUS loan. The percentage of Title IV aid to be returned is equal to the number of calendar days remaining in the semester divided by the number of calendar days in the semester. Scheduled breaks of more than four consecutive days are excluded.

If any funds remain after the return of Title IV aid, they will be used to repay Lakeland University funds, state funds, other private sources and the student in proportion to the amount received from each non-federal source as long as there is no unpaid balance, at the time of withdrawal. If there is an unpaid balance, then all aid sources will be repaid before any funds are returned to the student.

The order of return of funds is: Unsubsidized Direct Loans (other than the Direct PLUS loans), Subsidized Direct Loans, Federal Perkins Loans, Direct PLUS Loans, Federal Pell grants for which a return is required, FSEOG for which a return of funds is required, TEACH Grants for which a return is required, Iraq and Afghanistan Service Grant, for which a return is required.

FINANCIAL AID AND EDUCATIONAL FUNDING OFFICE

VISIT William A. Krueger Building, W3718 South Drive, Plymouth, WI 53073

OFFICE HOURS Monday-Friday, 8 a.m.-4:30 p.m.

CALL 920- 565-1032

FAX 920-565-1070

EMAIL financialaid@lakeland.edu

WEBSITE lakeland.edu/finaid

WHO TO CALL WITH QUESTIONS ABOUT...

Financial Aid Offers
Loan Options
Types or Sources of Aid

Financial Aid & Educational Funding
920-565-1032

Employment Opportunities

Career Readiness
920-565-1044

Account Balances
Tuition Payments
Refunds
Finance Charges

Business Office
920-565-1027 ext. 2223

Payment plans/options

Bursar
920-565-1027 ext. 2378

Room and Board Plans

Housing Office
920-565-1042 ext. 2472

INFORMATIONAL WEB SITES

Lakeland University Financial Aid
www.lakeland.edu/finaid
my.lakeland.edu

Money Management
lakeland.edu/finance-tools

Alternative Loans
lakeland.edu/payment-options

State of Wisconsin Programs
heab.state.wi.us

Student & Parent Financial Aid
studentaid.gov

Student Loans
studentaid.gov

FAFSA on the Web
fafsa.gov

FAFSA mobile App
myStudentAid

Scholarship Search
fastweb.com
collegeboard.com
unigo.com
gocollege.com

