

# Important Information about your UW-Superior Financial Aid

## Accept or Decline Your Aid:

To ensure you receive only the amount of aid you wish to receive and to avoid paying charges for returning unwanted aid, you need to accept/decline your aid online. Please follow the directions on *Self Service Instructions*.

## Subsidized and Unsubsidized Federal Direct Loans:

These loans require you to complete a Federal Direct Loan Agreement (Master Promissory Note - MPN), <https://studentaid.gov/mpn/>, and Direct Loan Entrance Counseling, <https://studentaid.gov/entrance-counseling/>, the first time you borrow. The MPN is in effect for ten (10) years. Both the MPN and Entrance Counseling must be completed online before your loan can be applied to your student account. Once a Federal Direct Loan applies to your account, you have 14 days to change your mind and either reduce the amount or decline it. For changes after that 14-day period, you will need to work directly with your loan servicer. You can find your loan servicer online at [www.studentaid.gov](http://www.studentaid.gov).

When prompted for school name, choose  
**University of Wisconsin-Superior.**

## Common Errors That Delay Disbursement of Aid:

- MPN or Entrance Counseling not completed – *check To-Do List/Holds Section of your E-Hive Student Homepage*
- Student is enrolled in fewer than full-time credits (wait listed classes are not included) and didn't inform the Financial Aid Office– *check your aid offer to see the credit load at which you were offered aid*
- Aid not accepted – *check your E-Hive Student Homepage and Self Service Instructions*
- Change to the FAFSA – *check To-Do List/Holds Section of your E-Hive Student Homepage to see if the Financial Aid Office has requested anything additional*

## Effect of Less Than Full Time Enrollment:

Some aid types require full time enrollment, but for most types of financial aid, you only need to be enrolled at least half time. Less than half time undergraduate students may have some aid eligibility, if other criteria is met. Enrollment status definitions are found at: <https://www.uwsuper.edu/paying-for-college/financial-aid/aid-policies/>

## Summer College:

Students who plan to attend Summer College are offered aid separately. Each year during spring semester, summer aid information will be emailed to the student's UWSUPER email account after enrolling in Summer classes.

## Financial Aid Policies:

For information about our financial aid policies, please visit our website: <https://www.uwsuper.edu/paying-for-college/financial-aid/aid-policies/>.

## Additional Funding Options:

- **PLUS Loan:** If you are a dependent student (required to provide parent information on your FAFSA) and you need more funding than the aid we have offered you, a PARENT PLUS loan is an option. It is a loan that your parent may borrow to help you pay for your educational expenses. It is subject to a credit check. If you are a Graduate student, you can borrow additional funding through a GRADUATE PLUS loan. Both electronic applications can be found online at <https://studentaid.gov/plus-app/> after July 1 annually.
- **Private Loan:** This is a private loan through an outside lender, such as a bank. Students apply directly through the lender of their choosing. For most dependent students, a credit-worthy cosigner is required. Once you have applied for the loan, information is sent to our office for certification. More information, along with a link to FastChoice, where you can compare some popular private lenders, can be found on our website at <https://www.uwsuper.edu/paying-for-college/financial-aid/types-of-aid/loans>.

## Books and Supply Charging:

Students are eligible to charge books and necessary supplies up to \$750 per semester to their student account, either in-person or online through our bookstore at <https://www.bkstr.com/uwsuperiorstore/home>.

## Disbursement of Your Aid:

Aid disburses as early as 10 days before a student's first class begins each semester and at least once a week thereafter. Disbursed aid is applied to the student's account. Any remaining balance is the student's responsibility. Excess funds are issued to the student via a refund.

## Receiving Financial Aid Refunds:

For information, please visit <https://www.uwsuper.edu/paying-for-college/bursars-office/payment-refunds/>, call the Cashiers Office at 715-394-8505, or stop by Old Main, Room 136.

## Computer Purchase, Childcare Expenses, & Mileage:

An increase to a student's Cost of Attendance may be completed for the purchase of a computer, school-related childcare expenses, and/or mileage. Most often, only additional loan funding will be offered. A Budget Add-On Request form (<https://www.uwsuper.edu/paying-for-college/financial-aid/aid-forms/>), along with documentation, must be provided to the Financial Aid Office. Please see the Budget Add-On Request form for additional information. *Receipt of these funds is subject to eligibility for additional loans.*

## Self Service Instructions: Accepting/Declining Your Aid

You can electronically accept, reduce or decline your financial aid offer. If you would like to borrow the Federal Student Loans you've been offered and/or work through the Federal Work Study program, you **MUST ACCEPT THEM** through your E-Hive Student Homepage.

### Computer Version:

#### Accepting, Reducing, or Declining Your Aid:

1. Log in to E-Hive
2. On your Student Homepage:
  - a. Click on the Financial Aid tile
  - b. Select the appropriate aid year
3. Under "Financial Aid Offer"
  - a. Click on "Accept/Decline"
  - b. Click on "Edit"
4. In the "Award Decision" column:
  - a. Select Accept or Decline for each aid type with a "❗" next to it
  - b. If you would like a reduced amount, select "Accept" and then check the box in the "Reduce" column
5. Once you are done, click "Submit" and then "Yes" to confirm.

### Mobile Version:

#### Accepting, Reducing, or Declining Your Aid:

1. Log in to E-Hive
2. On your Student Homepage:
  - a. Click on the Financial Aid tile
  - b. Select the appropriate aid year
3. Under "Financial Aid Offer"
  - a. Click on "Outstanding Offers"
4. Click on the aid type you want to edit
  - a. Under the "Award Decision" dropdown
    - i. Select Accept or Decline
  - b. If you would like a reduced amount, select "Accept" and then check the box next to "Reduce"
    - i. You can then edit the amount in the "Accepted Amount" box
5. Once you are done, click "Submit" and then "Yes" to confirm.
6. You can then do the same process for the next aid type listed, if applicable.
7. You can then go back and click on "Manage Accepted Awards" to view the changes.

If you want to make changes *other* than accepting, reducing or declining the entire amount of an individual aid type, you will need to contact us. Please feel free to communicate your changes in writing via regular mail, through email at [finaid@uwsuper.edu](mailto:finaid@uwsuper.edu), or in-person. Include your name and student ID number in all communications.

If you are unfamiliar with E-Hive and would like to learn how to use it, contact the Help Desk at (715) 394-8300.