

# Financial Aid News

August 2024

## Important Dates:

- **August 1:** Fall book charging opens
- **August 16:** Summer Session 2 ends/year end
- **September 2:** Campus Closed
- **September 3:** Fall Session 1 starts
- **September 16:** Fall Session 1 Disbursement process begins
- **October 4:** Tuition Due
- **October 18:** Fall Session 1 ends
- **October 21-25:** No Classes
- **October 28:** Fall Session 2 starts
- **November 1:** Fall book charging closes

 **Western Financial Aid & Scholarships**  
"Like" us and learn about FAFSA filing, loan information, Important Dates, and more!

Consumer Credit Counseling Services are certified to help you explore and apply for the best repayment plans.  
**CONTACT:** CCCS of La Crosse 505 King St Suite 212  
608.784.8380  
helpnow@cccsonline.org

Fair Opportunity Project is a nationally-recognized, federally funded education nonprofit. They aim to help students afford college by assisting with FAFSA help, mentorship, scholarship help, essay review, and more. Go to [www.fairoppportunityproject.org](http://www.fairoppportunityproject.org) to learn more.

## Dear Western Students & Staff,

We thank you for all your patience as we navigate this challenging year with the 2024-25 FAFSA processing delays, and Western's migration to a new and improved college software platform. We understand the need for planning and we can assure you our team is working diligently to award students in a timely manner. Follow our newsletter for all your financial aid updates and helpful to know information throughout the year.

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## Navigating Financial Aid & Student Account Activity

With the migration to a new software platform, Financial Aid activity will no longer be available on MyFinAid. Instead, students can now access this information along with their student account balance within Self-service on the MyWestern portal.

To track your financial aid status, awards, documents received or outstanding: Go to [www.westernnc.edu](http://www.westernnc.edu) > Current-Students > MyWestern > Self-service New > Financial Aid.

To view tuition and student account balance: Go to [www.westernnc.edu](http://www.westernnc.edu) > Current-Students > MyWestern > Self-service New > Student Finance > View Activity > Select the term from the drop down.

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## Exciting eCampus Book Charging Updates

We understand that access to textbooks and course materials in a timely manner is vital to student success. Beginning Fall 2024, all students will be able to charge textbooks and course materials to their Student Finance account. This opportunity was previously only available to students receiving a financial aid refund.

This option will be available at checkout on the eCampus website from August 1st - November 1st for the Fall term. If a student has enough financial aid to cover tuition and any additional charges, these charges will be paid automatically when aid is disbursed. If there is not enough aid or a student isn't receiving aid, any charges to student account will be due along with Fall tuition and fees on the October 4th due date.

To access course materials, visit eCampus through the MyWestern portal by clicking on "Bookstore" under MyLinks. Select "Shop by Schedule" to see your needed course materials. At the checkout, choose "MyWestern Charge" to charge to your student account. For more information regarding eCampus, please contact the Cavalier Campus Shop at [Bookstore@westernnc.edu](mailto:Bookstore@westernnc.edu) or call 608.785.9140.

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### The Annual Pell Award and Enrollment Intensity

**The Annual Pell Award** is the Scheduled Pell Award adjusted for enrollment intensity. The FAFSA Simplification Act (the Act) changes the way a Scheduled Pell Grant must be reduced for students enrolled less than full-time. Per the Act, the Pell Grant must be prorated according to the student's enrollment intensity rounded to the nearest percent. This is a change from the way that awards were adjusted for enrollment in the past based on; full-time, three-quarter time, half-time, or less-than half-time.

**Enrollment Intensity** is the percentage of full-time enrollment at which a student is enrolled. Below is a chart of enrollment intensity relative to full-time (12 or more credits). Note: enrollment intensity cannot exceed 100% for purposes of Pell Grant proration.

Credit Hours	Enrollment Category (Old)	Enrollment Intensity (New)
12 (or more)	Full-Time	100%
11	Three-Quarter Time	92%
10		83%
9		75%
8		67%
7	Half-Time	58%
6		50%
5		42%
4		33%
3	Less-than Half-time	25%
2		17%
1		8%

If a student is eligible, they will see their Annual Pell Award in Self-service—Financial Aid prior to the start of the term. Once the term begins, the Annual Pell award will be adjusted for enrollment intensity and the Pell grant will disburse as courses start.

**For example;** if a student is enrolled in 3 credits in Session 1 and 6 credits in Session 2, then according to the intensity chart, 25% of the annual Pell award will disburse in Session 1, and 50% of the annual Pell award will disburse in Session 2.

### Fall Disbursements, Refunds & Direct Deposit

Starting this Fall of 2024, financial aid will disburse around the 4th week of each session and will disburse weekly thereafter. Any remaining funds after the student account balance is paid will be processed as a refund and will be sent to the student either as a direct deposit or a check in the mail to the address that is on file.

Completing an electronic direct deposit form is encouraged through the [MyWestern](#) Portal by clicking on Self-service > Student Finance > Make a Payment > Continue to Payment Center > Electronic Refunds > Complete two factor authentication. For questions regarding direct deposit, please contact Western's Cashiers Office at [cashiersoffice@westernnc.edu](mailto:cashiersoffice@westernnc.edu).

If you have not received an award offer email, it may be because you have not submitted all required documents. Please check all Western emails to determine if additional documents are required, or check your financial aid activity in the Self-service - Financial Aid. We cannot move on to awarding until all documents are complete.

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## EC & MPN Completion

If you are borrowing federal student loans, you will need to complete the Loan Agreement for a Subsidized/Unsubsidized Loan (MPN) and Entrance Counseling (ELC) at [www.studentaid.gov](http://www.studentaid.gov). These two steps must be completed before your loans are disbursed. \*\*For the 2024-25 school year, all students must complete the MPN and ELC even if you completed it in the past to receive a loan.

## Planning to Enroll in Summer 2025 or Only Fall 2024?

Students are awarded based on the Fall and Spring terms. If you plan to enroll in the Summer 2025 term, please let us know so we can be sure to include Summer in your financial aid award package. Additionally, if you are ONLY planning to enroll in the Fall 2024 term, please let us know so we can adjust your awards to include Fall only.

## FAFSA Together: Simplifying Your Path to Financial Aid

Do you still need to file your 2024-2025 FAFSA? Join us at one of our FAFSA filing workshops where a Financial Aid staff member will be available to assist you. Students are encouraged to have all necessary information available before attending. For upcoming dates and helpful information needed to file, visit [www.westernnc.edu/financial-aid](http://www.westernnc.edu/financial-aid) or follow us on [Western Engage](#). If you have any questions regarding the workshop or how to prepare, please contact Financial Aid Resources and Planning Services.

## Financial Aid Fridays: Virtual Office Hour

The Financial Aid department recognizes that not all Western students are able to meet in person at our La Crosse campus. Our Financial Resource Navigator offers a virtual office hour every Friday from 2:30-3:30 PM. If you have Microsoft Teams, [click here](#) to join. If you don't have a Teams account, simply go to [www.microsoft.com/microsoft-teams/join-a-meeting](http://www.microsoft.com/microsoft-teams/join-a-meeting) and enter the Meeting ID: 239 278 453 343, and Meeting Passcode: QsG24h. You will be entered into the virtual lobby until the host invites you in.

## Student Resource Request

Western's Student Resource Request system is available to help when students bump into life situations that get in the way of their success. By completing the form, students will be connected to campus resources such as emergency funding, basic need resource navigation, counseling and case management, and the Cavalier Cupboard. Go here to submit a request:

[www.westernnc.edu/student-resource-request](http://www.westernnc.edu/student-resource-request).

# Financial Aid News

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## Financial Aid Events

For more details on dates and locations for our events, follow us on Western Engage at [engage.westernnc.edu](https://engage.westernnc.edu), our [Facebook page](#) @westernfinancialaid, or look for flyers around campus and TV Displays.

### **Personal Finance Lunch and Learn Series: Budgeting 101 & Credit and Debt**

**Tuesday, October 22nd & Thursday, October 24th | 12 PM - 1:30 PM**

We have partnered with Junior Achievement USA (JA USA), the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic choices. In October we will present Part 1 & 2 of a four-part series. In the first half of the session, students will learn more about the topic through presentation from a JA professional, and afterwards, students will have time to apply these skills to their own personal finances and get a chance to talk more with a JA consultant or financial aid staff about their financial plan. Grab a free lunch and take your personal finances to the next level! \*\*Exact location TBD

### **Chips, Sips & Scholarship Workshop**

**Tuesday, October 1st | 12 PM - 1 PM**

More than 500 scholarships are awarded each year through the Western Technical College Foundation scholarship application! Students can join the workshop and get help completing the scholarship application before the November 1st deadline. Bring your lunch! Chips and beverages will be provided. \*\*Exact location TBD

### **The Resource Café**

**Every 2nd & 4th Wednesday | 11:30 AM - 12:30 PM**

Western's Financial Resource Navigator & Student Services Navigator have teamed up with the Wellness Center and Career Services to present: The Resource Café. Their mission is to provide accessible and engaging pop-up tabling at various campus locations to enhance student engagement, success & well-being. Students can be directly connected with the wide array of resources available at Western. Follow the Resource Cafe on [Western Engage](#) for more details on when and where.

### **Pizza With the Pros: Financial Aid Part I**

**Tuesday, September 17th | 11:30 AM - 12:30 PM | The SPACE**

Financial Aid will be presenting Part 1 of a two-part series in The Space, Student Success Center. For Part 1 of the series we will dive into financial aid such as, how to apply, where to view/make changes to your financial aid activity, types of financial aid, disbursements, book charging, scholarships and more. Part 2 of the series, coming this Spring 2025, we will discuss student loan repayment.



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## Student Voting Guide

The Higher Education Act requires colleges and universities to help students register to vote. Students have a choice about where to register to vote.

**School residence:** Students attending college at Western may register to vote at their school address. They must plan to return after temporary absences, like summer break, but do not have to reside at that address permanently.

**Home residence:** Some students may choose to register or remain registered at their permanent address in Wisconsin or outside the state if they intend to return there after college. In this case, a student may need to vote by absentee ballot.

For other registration information, visit: <http://campusvoteproject.org/studentguides/>

To start your voter registration, visit: <https://www.usa.gov/register-to-vote#item-212645> and select your state or territory. Students may fill out their voter registration form and mail it to their state of residence.

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*Thank you for your attention to this important information.*

*We are happy to have you as a part of "The Essential Experience" here at Western Technical College.*

Western Technical College is committed to principles of equal opportunity and affirmative action. The College shall not discriminate on the grounds of race, color, religion, sex, sexual orientation, national origin or citizenship status, age, disability, veteran status, or genetic information in employment, education, and all other areas of the College. The College provides reasonable accommodations to qualified individuals with disabilities upon request. Questions, requests and/or complaints about discrimination should be directed to the Employment, Benefits, and EEO Manager, 608-785-9274.