

Cost of Attendance (2019-20)



Tuition	<input type="text"/>
Fees	+ \$1,098
Laptop	+ \$970
Housing & Meals	+ <input type="text"/>
Books	+ <input type="text"/>
Optional Fees	+ <input type="text"/>
.....	
Subtotal	<input type="text"/>
Additional Expenses	
Personal Spending	+ <input type="text"/>
Transportation	+ <input type="text"/>
Total Expenses	<input type="text"/>

Tuition is based on a full-time course load of 12-18 credits per semester. Certain courses have additional fees added. Minnesota, Wisconsin, North Dakota, and South Dakota residents pay resident tuition rates. All other states pay non-resident rates.

Resident Annual Tuition: \$7,600 Non-Resident Annual Tuition: \$13,700

Fees apply to all courses taken for credit and cover student activities, health services, student life, technology, wellness center, student union programs, athletics, and MSUSA. Fees are \$1,098 annually for all full-time students.

Housing and meal plan costs can be found on the WSU billing website for your specific residence hall and meal plan (www.winona.edu/billing/housingmeals.asp). The average cost per year is \$9,330.

Books and Supplies: Financial aid estimates \$900 per year for books and supplies. WSU does have a book rental program which can help reduce this cost.

Optional Fees you may choose to add to your bill:

- Loft \$100 per year
- Mobile Device Protection Plan (Safeware) for 2 years of protection \$149
- Warrior Expedition \$350
- West Campus Residential College Fee \$200 (Fall only)
- Parking Permit \$85-\$155

Additional Expenses are not part of your direct educational expenses, but they are still part of the real cost of attending school. Financial aid does budget for these costs knowing some of our students will need additional financial aid to help cover them. We budget \$2,000 for **Personal Spending** and \$640 for **Transportation**. Your expenses may be higher or lower based on personal choice.

Scholarships	<input type="text"/>
Grants	+ <input type="text"/>
Savings or Out-of-Pocket	+ <input type="text"/>
Work	+ <input type="text"/>
Federal Loan	+ <input type="text"/>
Optional Loan	+ <input type="text"/>
Total Funding	<input type="text"/>

How will you pay for your education?

Please use the total cost of attendance above as a guide to determine how much of your financial aid award you will need to accept.

Scholarships/Grants are dollars received that require no payback. Notify the WSU Financial Aid Office of any scholarship received.

Do you have any **savings** that can help pay for your education? Or do you plan to contribute an amount **out-of-pocket** each year?

Work is any money you earn while at WSU. This could be outside employment or work study/student help on campus.

Federal Loans are government loans that you **MUST** pay back such as Subsidized or Unsubsidized. See the back for more information.

Optional Loans are student loans funded through private lenders that you must apply for and be approved to borrow.

These should be equal!

Too much to read? Watch the "Paying for College" video online

www.winona.edu/money/pay-for-college.asp



Award Letter Checklist

Grants

Grants such as Federal Pell, SEOG, and MN State Grant are automatically applied based upon enrollment to student bills when disbursement occurs each semester. No further action is required to accept the grants you have been awarded.

Scholarships/Third Party Payments

____/____/____
(Date Completed)

Notify WSU Financial Aid Office of any outside scholarships or agency payments you will be receiving. Your award package may need to be revised based on the information you provide

Federal Loans (Subsidized/Unsubsidized)

The process of securing your subsidized/unsubsidized Federal Direct Loans is done online. Start by logging into your WSU Student e-Services account. Click on the “Financial Aid” tab, then on the “Loans” tab on the left side of the screen.

There are 3 steps that **MUST** be competed to accept your Federal Loans

____/____/____
(Date Completed)

Entrance Counseling (go to www.studentloans.gov and log in with your *student* FSA ID and password (your username and password from the FAFSA)).

____/____/____
(Date Completed)

Master Promissory Note also completed at www.studentloans.gov

____/____/____
(Date Completed)

Acceptance of dollar amount needed (tell us how much of the loan you would like to borrow on the next tab back on your Student e-Services page. Once this is done make sure you click submit on the last tab.

Optional Alternative Loan

Optional alternative loans are student loans through Federal (PLUS), State (MN SELF Loan), or private lenders. These loans typically take 6-8 weeks for full processing. There is a list of several lender options for you to choose from on the financial aid website: <https://www.winona.edu/financial-aid/student-loans.asp>

____/____/____
(Date Completed)

Complete a loan application on the website of the lender of your choice
****Lenders must approve you to borrow. As a result, not all applicants may be able to borrow these particular loans****

If your parent applies for the “Federal Parent PLUS” loan, and is denied, please contact our Financial Aid Office to discuss possible additional unsubsidized federal loan eligibility

Apply for Scholarships

Please visit <https://www.winona.edu/financial-aid/scholarships.asp> for information on how to apply for additional WSU scholarships.

Payment Procedures

You will be able to view your fall semester bill online on your student e-Services account at the beginning of August and the spring semester bill in the middle of December. **You may start making payments towards your bill once you can view it.** All types of financial aid for fall semester will begin disbursing to the student’s account on **September 6, 2019**. If you are planning to pay all, or a portion of the bill out of pocket, we do offer an extended payment plan option. Any student who still has a fall semester balance after September 13, 2019 will automatically be placed on the expended payment plan and assessed a one-time \$30 fee. For further information on costs and payment dates, please visit www.winona.edu/billing.