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**Mission Statement**

*Our mission is to provide assistance to students and their families in meeting the financial costs of attaining a degree in higher education. This supports the University’s goals of encouraging economic, social, cultural, and academic diversity in the student body, by providing educational opportunity to all students.*
Guide to Your Financial Aid

Congratulations on your decision to pursue your academic career at the University of Wisconsin—Milwaukee! We are so happy to have you as a member of our Panther Family. By filing a FAFSA, you have taken the first step needed to help you finance your education. While this is a very important step, please review the additional steps needed to make sure the funds offered to you disburse on time, and you reach your goal of having enough money to cover your educational expenses which includes paying your university charges by the final due date of each semester.

To Do Checklist

Use this checklist as a guide to finishing all the requirements necessary to fund your education:

✔ 1. File a FAFSA—Done if you have an aid offer.
   2. Read your emails—year round.
   3. Review your PAWS account TO DO List and submit items in a timely manner.
   4. Read this handbook for details on how to use the funds offered.
   5. Review the PAWS Financial Aid Tutorial to understand your billing statement and how your aid is applied to your bill.
   6. Accept/Reduce/ or Decline your aid within 30 days.
   7. Complete required master promissory notes (MPNs)—this is your loan application.
   8. Complete required Entrance Loan Counseling.
   9. Notify us if you aren’t a fulltime student (if you are enrolled for less than 12 credits as an undergraduate or less than 8 as a graduate student).
   10. Notify us if you will receive other types of assistance not reflected on your award.
   11. Develop your own individual budget FOR THE YEAR in order to determine if you have enough funding or if you must apply for additional loans.

Your Financial Aid Offer

Financial aid applicants are sent an email when their aid has been determined. Awards are based on financial need, eligibility for the various programs, and the estimated cost of attendance. Read the descriptions of the types of aid you have been offered before accepting or declining any of them.

✔ Awards may be tentative pending confirmation of fund availability. We use the best information available at the time your eligibility is determined.

✔ Aid not accepted within 30 days of being offered or by June 1, whichever is later, will be canceled. Direct Loans and Pell Grants can be reinstated; other funds may no longer be available.

✔ Making revisions to your FAFSA, or receiving assistance from outside sources, may affect the amount, as well as the type(s) of assistance you are eligible to receive. You are encouraged to print and keep a copy of your initial award and any subsequent revised awards.
The award offered reflects your eligibility for fall and/or spring semester. If you have not been offered aid for a semester in which you plan to attend, and you believe you are eligible to receive financial aid, please contact us.

If you are enrolling at UWM for one semester only, but have received an award offering two semesters of aid, notify our office so we can make the revision for you.

Undergraduate students who will graduate in fall must have any Direct Loan funds prorated. This means the amount of Direct Loan ultimately offered will be based on the number of credits you are taking.

If your status will change during the academic year, notify our office, as your award will need to be revised. (Example—undergraduate student for fall and graduate student for spring or vice versa.)

While we would prefer that you notify us if you will not be enrolling, your aid will be canceled 15 days after the beginning of the semester if you have not registered for classes or you are in an ineligible status. In addition, loans will be canceled if you have not completed your promissory note(s) and/or entrance counseling.

Your fall and spring aid will be canceled if you do not attend the fall semester for a minimum of six credits as an undergraduate or four credits as a graduate student. Please notify us if you want to be re-evaluated for a spring only award. You will need to notify us if you attended a different college or university during the fall semester.

Your fall and spring aid will be canceled if you have been offered aid by another institution for the same enrollment period, you will need to have that school cancel the pending aid before we will be able to disburse your aid. If you are a transfer student, aid received for the same academic year must be taken into consideration when determining your remaining eligibility. If you received aid at another university for a summer term, please let our office know.

Shopping Sheet

The Financial Aid Shopping Sheet (PDF) is a consumer tool that participating institutions will use to notify students about their financial aid package. It is a standardized form designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school. Students who have been offered financial aid will see this as a link on their PAWS account.

How Your Financial Aid Eligibility is Determined

Eligibility Requirements

To be offered federal, state, or institutional funds administered by UWM's Financial Aid Office, you must:

1. Be admitted to UWM in a degree-granting program or as an eligible non-degree student.
2. Have a high school diploma or a General Education Development (GED) certificate.
4. Be registered with Selective Service (male students only).
5. Have a valid Social Security Number.
7. Not owe a refund on any federal (Title IV) aid.
8. Not have aid eligibility suspended or terminated due to a conviction for a drug-related offense that occurred while receiving Title IV assistance.
9. Not be delinquent in payments of court-ordered child support and/or maintenance (this applies only to State of Wisconsin-controlled grants).
10. Certify that you will use federal student aid only for educational purposes.
11. Demonstrate financial need as determined by our office.
12. Not be incarcerated. Students with criminal convictions have limited eligibility. Federal law requires students to inform the Financial Aid Office of their incarceration.
In addition to the above requirements, to receive aid, you must:

13. Be enrolled for a minimum of six credits as an undergraduate student (except for Pell Grant consideration), four credits as a graduate student, or three credits as a dissertator. This is considered half-time enrollment and most financial aid programs require at least this enrollment level. Audit credits do not count. However, a student who has been offered a Federal Perkins Loan, Federal Supplemental Opportunity Grant or Federal Work-study, may be able to retain a prorated portion of those funds. Students considering dropping to a less than half-time status are encouraged to review the information on page 19 and/or talk to the financial aid office first.

14. If retaking a class you already passed (e.g., to receive a better grade), the course may be repeated only once to be counted towards enrollment status for financial aid eligibility. If this passed course continues to be repeated, Title IV federal funds can no longer pay for this repeated course.

15. Not be receiving federal or state financial aid from another institution for the same enrollment period. Students can only receive aid from one institution at a time—even if enrolled at two schools. However, in some cases, your enrollment and costs at another institution may be considered when determining your financial aid eligibility at UWM. This generally only makes a difference if you are enrolled at UWM less-than full-time and are the recipient of Federal Pell Grant funds. For more information, review our Consortium Agreement.

16. Meet the Satisfactory Academic Progress Standards as defined by the Financial Aid Office.

17. Establish and maintain eligibility for the programs for which aid is received.

Please note:
- Students who have already satisfied all the requirements for their degree, but have not yet graduated, are not eligible for Title IV aid.
- If you receive a scholarship, per federal guidelines, you must notify our office as it may impact the awards for which you are eligible.

The following equation is used in determining financial aid eligibility:

\[
\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}
\]

The following paragraphs explain how these figures are developed. You can see the actual figures used in determining your aid via your PAWS account. (Review PAWS Financial Aid Tutorial for details.)

**COA/ Estimated Financial Aid Budget**

The actual cost to attend UWM is different for each student, depending on variables such as degree program, housing and lifestyle choices, special course fees, and individual needs. The Estimated Cost of Attendance (COA) is an average figure used by the Financial Aid Department in determining financial aid eligibility. This figure includes estimates of direct costs (university charges you will need to pay UWM) as well as indirect costs (educational and living expenses not paid to UWM). Because we use averages, the figures may vary slightly from other published figures. Categories included in the COA are: tuition and fees, room and meals (no room allowance if you are living with a parent), books and supplies, personal/miscellaneous expenses, transportation, and loan fees. The amounts for these categories are shown in the figure below. The tuition amounts reflect those charged to Wisconsin residents.
As you create your own budget and plan for the school year, keep in mind that the cost for room and meals could be as much as your tuition expenses. You should choose your living arrangement as carefully as possible. While it might be nice to have a single room or apartment, sharing these costs with roommates should be considered especially if you have to borrow loans in order to pay the bills. You should also save as much money as possible from summer employment.

**EFC**

**Expected Family Contribution (EFC)** reflects your (and your family, if you are considered a dependent student) ability to contribute to the cost of attendance. The calculations used to determine the EFC are based on the federally mandated formula known as federal methodology. The formula uses the information you supplied on your Free Application for Federal Student Aid (FAFSA). If you filed your FAFSA electronically, this figure was previously provided to you.

This can be confusing as you should not assume this is the amount you pay. The actual offer of financial aid is based on both your demonstrated financial need as well as the availability of funds. It is not unusual for campus-based funds to be depleted early in the processing cycle. Your file was given maximum consideration for all funds available at the time your eligibility was determined. Most financial aid programs require that you have financial need to be eligible to participate. However, there are a few programs that don't require financial need. What you should do is take your budget figure and subtract the amount of financial aid you are eligible to receive. The result will be your actual contribution. In other words, your calculations will look like:

\[
\text{Your Direct Costs} - \text{Financial Aid Offered/Accepted} = \text{Amount Student/Family Will Need to Contribute for Direct Costs through savings, work, private scholarships, and/or additional loans}
\]
**Special Circumstances**

If you/your family have special circumstances that you believe should have been taken into consideration—for example an income source is no longer being received or a significant change in income is expected for 2015—you are encouraged to contact a financial aid advisor or send a letter detailing these circumstances to our office. We will review your letter, let you know what additional documentation is required, and give you an expected timeline on how long the review will take. Students must have already submitted the 2015-2016 FAFSA and have been offered financial aid based on actual information before a special circumstance request will be accepted. If verification has not already been completed, documents needed to complete this process will be some of the documentation required.

**Just for Graduate Students**

Graduate students are initially evaluated only for Federal Carl D. Perkins Loan, Federal Work-Study, and William D. Ford Federal Direct Unsubsidized Loan. Awards are determined using Wisconsin resident tuition and assuming full-time enrollment (eight or more credits). If you are considered a non-resident for tuition purposes and will not receive a non-resident tuition waiver from the university, you may contact our office to request a review of your financial aid and a possible revision to your Cost of Attendance. This may allow you to borrow additional loans (usually in the form of a Grad PLUS Loan or a Private Alternative Loan.)

If you will not be enrolled in at least eight graduate credits for a given semester, you must notify our office and report the number of credits you plan on taking. This must be done in order for your aid to disburse. Although some Graduate School programs may consider your enrollment status to be full-time with less than eight credits, (often the case for students with an assistantship), our office needs to adjust the tuition component of your cost of attendance based on your actual credit level. Contact us as soon as possible with the exact number of credits you will enroll in if you plan to take less than eight credits in fall 2015 or spring 2016.

In order to qualify for federal aid, graduate students must register for at least 4 graduate level credits. If you register for a three-credit graduate level course and a one-credit undergraduate level sport and recreation course, you will not qualify for aid. However, if you are taking undergraduate coursework that applies to your graduate program, you may be eligible for graduate level loan limits when enrolled at in at least four credits. If this scenario applies to you, our office will require you to provide appropriate documentation from your academic advisor before we can determine your loan eligibility.

**Important:** If you are receiving a fellowship from the university (which may include a monthly stipend and/or tuition waiver), and it does not appear in your financial aid award in PAWS, you must notify us. Fellowships, scholarships, traineeships, Chancellor’s Graduate Student Awards, and most other educational resources must be included when determining your eligibility for federal student aid, and you should report them to us at the time they are offered to you. Teaching, Project, and Research Assistantships (TAs/PAs/RAs) do not affect your eligibility for financial aid, however, if you file a FAFSA next year, you should report assistantships as income. Our office must report all of these resources annually to the University of Wisconsin System.

**Non-Degree Students**

Students classified as Non-Degree Students are not generally eligible for financial aid. Exceptions can be made for those enrolled in eligible certificate programs or those taking prerequisite courses for admission to a UWM degree or certification program. In those cases, students must document eligibility on a Non-degree Enrollment Verification form and have the form submitted to the Financial Aid Office as early as possible.

Second degree, students pursuing teaching certification, and non-degree students who are eligible for financial aid will only be offered Federal Direct Loan assistance.
Types of Aid

Students should know that most financial aid programs have a limit to either the aggregate dollar amount (in the case of loans) or how many semesters (grants) a student can receive certain aid types. In addition to these limits, students must also adhere to the Academic Progress Policy limits (see page 19).

Students are evaluated for Scholarships, Grants, Loans, and Student Employment. We encourage you to visit these links for more detailed information on the programs that you have been offered.

**Scholarships**

A scholarship is gift aid. In most cases, scholarships do not have to be repaid if the enrollment period is completed. Scholarships are a valuable part of college financing and are typically given in recognition of a student’s achievement.

**Grants**

A grant is gift assistance and does not have to be repaid. You qualify for a grant on the basis of financial need, although you must also meet the general eligibility requirements, some of which are listed in this guide. Select the link for each program to review additional information.

Graduate students and undergraduates with bachelor's degrees are not eligible for any of the grant funds listed in this section.

**Federal Pell Grant**

Federal Pell Grants range from $626 to $5775 per academic year. These go to the neediest students as determined by a federal formula. Unlike other aid programs, you may be eligible for a limited amount if you are enrolled less than half-time.

Regulations limit the receipt of a Federal Pell Grant to a lifetime limit of up to six full-time years (600%). This includes community colleges, vocational schools and four year public and private universities. This limit will be tracked by the U.S. Department of Education. Each full-time semester counts as 50%.

**Federal Supplemental Educational Opportunity Grant**

You must be eligible for a Federal Pell Grant to be considered for this grant. Federal guidelines stipulate that these funds be awarded to the neediest students which our office defines as those with a zero EFC. Funds are limited, so you should apply by filing the FAFSA no later than March 1. The maximum award is $1,000 per academic year and the award may be reduced for less than full-time enrollment.

**Federal TEACH (Teacher Education Assistance for College and Higher Education) Grant**

The TEACH Grant is a non-need based grant program for students who are enrolled full-time in an undergraduate or graduate program of study that will lead to a teaching degree. You must sign an agreement to serve in high-need field areas (e.g. bilingual education and English language acquisition, foreign languages, mathematics, reading, science, special education) and teach in a school designated as serving low-income students. Failure to complete this obligation will convert all amounts of TEACH Grants you received to a Federal Direct Unsubsidized Stafford Loan with interest added from the date the original grant was disbursed. More information is available here: [https://teach-ats.ed.gov/ats/index.action](https://teach-ats.ed.gov/ats/index.action).
**Federal Iraq and Afghanistan Service Grant**
This grant is for undergraduate students without a bachelor’s degree who had a parent die as a result of military service in Iraq or Afghanistan after the events of 9/11. The recipient must not be eligible for a Federal Pell Grant and, at the time of the parent’s or guardian’s death was less than 24 years old or enrolled at least part-time at an institution of higher education. The award amount is based on enrollment status and the maximum Federal Pell Grant annual award less a reduction due to sequestration. The maximum award for a grant disbursed between October 1, 2014 and September 30, 2015, for a full-time student is $5,311.

**Bureau of Indian Affairs Grant**
Bureau of Indian Affairs (BIA) grants are funded by various tribes through funds received from the Federal Bureau of Indian Affairs. To apply, students must first complete a BIA Grant application with their tribe. The student or tribe then sends an Indian Scholarship Application, Indian Grant Financial Need Analysis Form, or Indian Grant Financial Review Form to the Financial Aid Office. Most tribes require full-time enrollment and have a 10-semester maximum time period for eligibility; others have a cumulative dollar maximum.

**Gaining Early Awareness & Readiness for Undergraduate Programs Grant (GEAR UP):**
The Gear Up Grant is administered by the Wisconsin Educational Opportunity Program (WEOP) agency. Eligible students are identified by WEOP and eligibility is confirmed by the Financial Aid Office. In order to confirm eligibility, students must complete a FAFSA and submit any required additional forms. Students must maintain continuous enrollment in order to remain eligible for this grant.

**Wisconsin Grant (formerly called Wisconsin Higher Education Grant)**
The Wisconsin Grant is made possible by funds appropriated by the Wisconsin State Legislature. You must be a Wisconsin resident attending a Wisconsin public college. WI Grant eligibility is based on financial need and there is a maximum of 10 semesters of eligibility. Funds are limited and awarded on a first-come, first-served basis. Award currently ranges from $764 to $2,324.

**Wisconsin Talent Incentive Program (TIP)**
For initial consideration, you must be a first-time freshman. Funds are awarded to first generation college students, educationally disadvantaged, or handicapped who are also Wisconsin residents attending a Wisconsin College. Eligible first-time freshmen will be nominated for the initial TIP grant by the Financial Aid Office. Students who are not nominated for the initial TIP grant by the Financial Aid Office should contact the nearest Wisconsin Educational Opportunity Center (WEOP) to be considered for an initial TIP grant. Students are limited to 10 semesters of eligibility.

**Wisconsin Tuition Assistance Grant (TAG)**
Awarded to undergraduate Wisconsin residents who do not receive the Wisconsin Grant and whose family income is less than $60,000. The amount is tied to the Wisconsin Grant minimum award. Student must maintain continuous enrollment and is limited to 12 semesters. These are often awarded after the start of the academic year.

**Wisconsin Lawton Scholar Award**
The Lawton program is designated for minority Wisconsin residents (African-American, American Indian, Latino, and South-East Asian i.e. Hmong, citizens or descendent of Laos, Cambodia or Vietnam admitted to the U.S. after December 31, 1975) who have completed 24 credits and have a cumulative GPA of 2.25 at UWM. Eligible students will be contacted by our office regarding additional requirements that they will need to agree to meet. Eligibility is limited to 8 semesters.

**Wisconsin Indian Grant**
Must be a Wisconsin resident and either certified one-quarter American Indian by your tribe or recognized as a member of a federally recognized American Indian tribe.
**Wisconsin Study Abroad Grant**
Awarded to undergraduate Wisconsin residents enrolled in a program leading to a first bachelor’s degree who have demonstrated financial need and who will be participating in a UWM-sponsored study abroad program. Required to submit an application that is available from the Center for International Education Department.

**Wisconsin Hearing and Visually Handicapped Student Grant**
Awarded to Wisconsin resident students who have a severe or profound hearing or visual impairment. The award is based on need. The application is made directly with the Higher Educational Aids Board (HEAB) using the form located at [http://www.heab.wisconsin.gov/finadmin/studentforms.html](http://www.heab.wisconsin.gov/finadmin/studentforms.html).

**Wisconsin Covenant Scholars Grant/Wisconsin Covenant Foundation Grant**
Program created by the State of Wisconsin to inspire young people to plan early for a successful high-school career that leads to higher education. New students will not be notified until we receive official notification from the Wisconsin Higher Educational Aids Board—which will be during the summer. Recipients must be enrolled at least half-time, demonstrate financial need which requires filing a FAFSA by April 1, not hold a prior bachelor’s degree, maintain satisfactory academic progress, have signed the Wisconsin Covenant pledge in 8th grade, completed the pledge requirements, and be certified as eligible by the Wisconsin Higher Educational Aids Board (HEAB). The Scholars Grant will not exceed $1,500 per year. The Wisconsin Covenant Scholars Grant can be received for a maximum of eight terms over five years. The Foundation grant will not exceed $1,500 per year. The maximum combination of Wisconsin Covenant Scholars and Foundation Grant will not exceed $2,500.

**Fund for Wisconsin Scholars Grant**
Recipients of the Fund for Wisconsin Scholars Grant are selected by the Wisconsin Higher Educational Aids Board (HEAB). Recipients are notified in October. To be considered, you must be a Wisconsin resident who graduated from a Wisconsin Public High School within the last three years, be eligible for a Federal Pell Grant, be enrolled fulltime in an undergraduate or certificate program, and have remaining unmet financial need.

**Division of Vocational Rehabilitation (DVR) Training Grant**
The Division of Vocational Rehabilitation provides employment services and counseling to people with disabilities. This includes arranging for services to enable an individual to go to work, such as earning an education. The DVR training grant may be paid to eligible DVR consumers who have employment training goals that require going to college, a university, technical college or vocational training program. The amount of your training grant will depend on how much financial aid you receive among other factors. There is a maximum benefit for each school year, please discuss your eligibility with your DVR counselor. For more information, contact your local DVR office [http://dwd.wisconsin.gov/dvr/locations/milwaukee.htm](http://dwd.wisconsin.gov/dvr/locations/milwaukee.htm).

**Federal Work Study**
Must have financial need and be enrolled in at least one credit in order to earn funds through this program which allows a student to earn money for educational expenses while attending college. If you have been offered work-study, you need to find a job that allows you to earn these funds. For more information regarding on-campus employment, please visit [www.aux.uwm.edu/jobs](http://www.aux.uwm.edu/jobs).

If you know that you will not earn the funds offered to you, please decline the award through your PAWS account. UWM has a limited amount of Federal Work Study funds available. Declining any work study you do not plan on earning allows us to offer the opportunity to another student. If you have not earned any work-study funds within 30 days of the start of the semester, your entire work-study award will be canceled.

**Loans**
A loan must be repaid with interest. A FAFSA must be filed to be evaluated for loan assistance for all but the Minority Teacher Loan. Requiring a FAFSA will help ensure that students are taking advantage of the best financial aid programs including federal grants and loans prior to borrowing private educational loans.
While student loans can be a good way to help finance an education, it is important to understand your responsibilities as a student loan borrower. All student loans will require that you sign a promissory note (the actual loan application). Read carefully the description of any loan you have been offered before making a decision to borrow the loan. Keep copies of all documents concerning your loan: award offers, application and promissory notes, correspondence with our office and your servicer, among others.

A minimum enrollment status of half-time (undergraduate 6 credits/graduate 4 credits, except for some alternative loan programs) is required to participate in all loan programs, excluding the Perkins Loan. Awards are for one academic year and require that the student complete a FAFSA or renewal FAFSA each year to be considered for continuing eligibility.

**Federal Perkins Loan**
If you were offered a Federal Perkins Loan, you must first accept it via your PAWS account. All Perkins borrowers must have a master promissory note (MPN) on file. If you did not complete one for a prior year, you will need to complete one online. First you need to 'Accept' the award. You will then need to wait until you see 'Perkins MPN' as a TO DO item on your PAWS account (approximately 3-4 days later, once the loan processes for 2015-2016 begin, which won’t be until June).

To sign the MPN, go directly to this url: [https://www.ecsi.net/tpp/student_prom.html](https://www.ecsi.net/tpp/student_prom.html). You will need your FAFSA PIN to electronically sign the MPN. You may also select the award to view details and instructions on how to complete this process.

**IMPORTANT:** Unless there is an extension from Congress, the Federal Perkins Loan program is set to expire on October 1st, 2015. This means that if you have been offered a Federal Perkins Loan for the 2015-2016 school year, the fall portion must disburse before October 1st, 2015. You should have all necessary information completed well ahead of this date so that your loan can disburse on time. Promissory notes should be available to complete after May 1st, 2015. Students who do not have the fall portion of their loans disbursed by the deadline will lose the entire loan. There will be no way to retrieve the funds. Students who meet the fall deadline will be able to receive the spring portion of the loan.

**Federal Nursing Loan**
If you were offered a Federal Nursing Loan, you must accept it via your PAWS account. Additional disclosures and a promissory note must be completed each time a loan is offered and/or increased. Within 24 hours of accepting the loan, you will be sent an email from ECSI (our third-party servicer) with instructions which include the url to their website as well as login information. If you do not receive the email from ECSI within the allotted time frame, you can contact ECSI Customer Service at 1-888-549-3274 to get the url and login information. You will need your FAFSA pin number to sign the promissory note. This process will begin in May/June for the 2015-2016 year.

**Federal Direct Stafford Loan – Subsidized**
The U.S. Department of Education is the lender for this loan. You must meet the general eligibility requirements as well as demonstrate financial need to qualify for a Subsidized Stafford Loan. Subsidized means that the federal government pays the interest on the loan while you are enrolled at least half-time, for the first six months after you leave school (referred to as a grace period), and during a period of deferment. (Subsidized loans disbursed between July 1, 2012 and June 30, 2014, are not eligible for the six month grace period; interest will begin to accrue on those loans once the borrower is no longer enrolled at least half-time). Repayment of principal begins six months after you cease to be enrolled at least half-time.

An origination fee of approximately 1.073% for subsidized and unsubsidized loans is withheld from each disbursement. The actual fee will be disclosed to you in your loan disclosure if you borrow either of these loans. Once borrowed, the interest rate will be fixed. However, the actual rate for new loans each year won’t be announced until early summer. Please review the [Federal Student Aid website](https://www.studentaid.gov) for up to date information on interest rates and origination fees. The interest rate for loans disbursed in 2014-2015 was 4.66%. The interest rates for 2015-2016 will be determined in June.

Deferments of principal and interest payments may be obtained under various circumstances by contacting your Direct Loan Servicer.
Federal Direct Stafford Loan – Unsubsidized
This loan is identical to the Federal Direct Subsidized Stafford Loan with the following exceptions:

- It is not necessary to demonstrate financial need to qualify for an Unsubsidized Stafford Loan.
- The federal government does not pay interest on this loan while you are enrolled. Interest accrues on the loan from the date of disbursement and is capitalized when you enter repayment; however, you can contact your Loan Servicer and pay interest while in school.
- The interest rate on this loan for graduate students is 1.55% higher than for undergrads.

Direct Loan Limits and Requirements

Federal Direct Stafford Loan Limits
All maximum loan amounts below are for 12 month periods. While the UWM academic year begins with the fall semester and continues through the end of summer, a transfer student who received aid for summer using the 2015-2016 academic year, would need to take those loan disbursements into consideration when determining remaining eligibility for the academic year.

Dependent freshmen $5,500 ($3,500 subsidized)
Dependent sophomores $6,500 ($4,500 subsidized)
Dependent juniors/seniors $7,500 ($5,500 subsidized)
Independent freshmen $9,500 ($3,500 subsidized)
Independent sophomores $10,500 ($4,500 subsidized)
Independent juniors/seniors $12,500 ($5,500 subsidized)
Graduates $20,500 (unsubsidized)

Lifetime aggregate limits including subsidized limits:

Dependent undergraduates $31,000 (maximum of $23,000 in subsidized funds)
Independent undergraduates $57,500 (maximum of $23,000 in subsidized funds)
Graduates $138,500 (maximum of $65,500 in subsidized funds; includes undergraduate borrowing)

In addition to the above limits, for first-time borrowers on or after July 1, 2013, there is a limit on the maximum period of time that you can receive Direct Subsidized Loans. For students attempting a bachelor's degree, the time is six years. However, anyone who borrows the maximum allowed each year, would run out of subsidized loan eligibility before reaching six years.

Federal Direct Stafford Loan MPN and Entrance Counseling
A Direct Loan Master Promissory Note (MPN) and entrance loan counseling are both required before a Direct Loan can be disbursed. Both can be completed online at www.studentloans.gov. First Sign In:

Then select Complete Counseling and then Start Entrance Counseling.
Entrance Counseling

Entrance Counseling is required if you have never borrowed a Direct or FFEL Stafford Student loan as well as for any new Graduate PLUS loan borrowers. Make sure you select the correct type of counseling (undergrad for anyone enrolled in a program not considered graduate or higher.) Although not required for students who have borrowed previously using a bank (the FFEL program), you are strongly encouraged to review this important information with regard to your rights and responsibilities. When you complete the counseling, you should continue on and finalize the entire process by selecting the “Complete a Master Promissory Note”.

Complete a (Direct Loan) Master Promissory Note – Select the loan type to complete a master promissory note (MPN). The student loan is the Subsidized/Unsubsidized link. The PLUS links (parent of dependent students and Grad for graduate students) are for loans in addition to the student loans. If a Parent is borrowing a Parent PLUS, make sure the Parent is the one that signed into the website.

A promissory note is required to borrow a loan. Federal loans have a master promissory note (MPN), which means that once the note has been completed, you should not have to complete a new MPN to borrow in future years. You will need your Department of Education PIN to electronically sign all promissory notes. Don’t know your PIN? After April 26, 2015, you will need your FSA ID (see page 18 for details).

The MPN is good for 10 years, as long as a first disbursement is made within 12 months of being electronically signed.

Additional Financial Resources

Financial aid is provided to help bridge the gap between your resources and the amount needed to pay for the cost of attending college. Financial aid administered by UWM may only be used for educational purposes.

Your financial aid award was calculated especially for you based on your financial need as determined by the FAFSA. However, for some students and their families, the funding offered will not be sufficient to allow them to attend college. In the case where you/your family need additional resources to help pay for college, we refer you to two different loan programs. Regulations require that a FAFSA be filed prior to our certifying either a
Parent PLUS or Grad PLUS Loan. In addition, in most cases we require a FAFSA be filed before we will certify a Private Educational Loan application. This is to help you receive aid first from the best resources.

Although these loans are an option for students and their families, you are strongly encouraged to only borrow what is needed—and to set a budget by which you can live. A PLUS or Private loan can be certified for an amount up to the Cost of Attendance less financial aid already awarded. However, students need to develop good borrowing habits now by minimizing debt in college and only borrowing what is necessary. Remember, loans must be repaid with interest.

**Federal Direct Parent Loan for Undergraduate Students (PLUS)**

The Parent PLUS is available to parents of dependent undergraduate students. Parents are required to borrow their PLUS funding through the Direct Loan program. The parent will need to complete the PLUS application/credit preapproval process **each year** as eligibility must be determined on an annual basis. A parent will need to complete a MPN— if they are borrowing a Direct PLUS for the first time. If they borrowed previously, only the application/credit preapproval are required. Please do not apply for the 2015-2016 Parent PLUS earlier than May 1, 2015.

Regulations require that students whose parents wish to borrow Parent PLUS funds (regardless of whether they are a continuing or new borrower) first submit the FAFSA in order that eligibility for more attractive aid programs can be determined prior to certifying a Parent PLUS application.

A Parent PLUS Loan cannot be used to cover an outstanding account balance from a prior school year.

The Parent PLUS application should be completed online at [www.studentloans.gov](http://www.studentloans.gov). The PARENT borrower should as the borrower using their FAFSA PIN information, select the “Request a Direct PLUS Loan” and then select:

![Parent PLUS](image)

*(Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students. Parents must be logged in with their own Federal Student Aid (FSA) ID.)*

A parent may consider three options if the PLUS application is denied.

1) A parent may choose to add an approved endorser to the application (an endorser is a person who agrees to repay the PLUS loan if the parent borrower defaults on the loan payment). This option requires the endorser complete an Endorser Addendum which includes a credit check and that the Parent complete PLUS Counseling on StudentLoans.gov.

2) Appeal the denied decision with the Department of Education and complete PLUS Counseling on StudentLoans.gov.

3) If a parent is denied a Parent PLUS loan, the student becomes eligible for additional Direct Unsubsidized Loan funds. During the application process, the parent may indicate if the school should consider the student for the unsubsidized loan if the application is denied and that information will be used to offer the additional Unsubsidized Loan funds. An alternative is to use our online form to submit this information which can be found on our website, [Additional Unsubsidized Loan for Denied PLUS](#).

An origination fee of approximately 4.292% is retained from the gross loan proceeds. The actual fee will be disclosed to you in your loan disclosure should you borrow this loan. Once borrowed, the interest rate will be fixed. However, the actual rate for new loans each year won’t be announced until early summer. Please review the [Federal Student Aid website](#) for up to date information on interest rates and origination fees. The interest rate on loans disbursed in 2014-2015 was 7.21%.

**Federal Direct PLUS Loan Program for Graduate/Professional Students**

Graduate/Professional students may be able to borrow under the PLUS program. Graduate/Professional students are encouraged to consider this program instead of borrowing a private educational loan. An origination fee of approximately 4.292% is retained from the gross loan proceeds. The actual fee will be disclosed to you in your loan disclosure should you borrow this loan. Once borrowed, the interest rate will be
fixed. However, the actual rate for new loans each year won’t be announced until early summer. Please review the Federal Student Aid website for up to date information on interest rates and origination fees. Because this is a federal loan, you would be able to consolidate this loan with your other federal loans. The interest rate on loans disbursed in 2014-2015 was 7.21%.

The borrower will need to complete the Grad PLUS application/credit preapproval process each year as eligibility must be determined on an annual basis. The borrower will need to complete a MPN— if they are borrowing a Direct Grad PLUS for the first time. In addition to completing the PLUS application and PLUS MPN, a first-time Grad PLUS borrower must also complete Grad PLUS Entrance Counseling before Grad PLUS loan funds will be disbursed to the student’s account. If they borrowed previously, only the application/credit preapproval are required. Please do not apply for the 2015-2016 Grad PLUS earlier than May 1, 2015.

This loan does require that the borrower be able to pass a credit check. If a borrower’s application is denied, two options may be considered.

1) A borrower may choose to add an approved endorser to the application (an endorser is a person who agrees to repay the PLUS loan if the borrower defaults on the loan payment). This option requires the endorser complete an Endorser Addendum which includes a credit check and that the student complete PLUS Counseling on StudentLoans.gov.

2) Appeal the denied decision with the Department of Education and complete additional PLUS loan counseling.

A Grad PLUS Loan cannot be used to cover an outstanding account balance from a prior school year.

IMPORTANT—Please maximize borrowing through the Federal Direct Unsubsidized Loan program prior to borrowing from this program as it does have a lower interest rate as well as lower fees.

Graduate level students can apply for this loan online at www.studentloans.gov. The student will need to , select “Request a Direct PLUS Loan” and then select:

**Graduate PLUS**

(Direct PLUS Loans available to eligible graduate/professional students. Students must be logged in with their own Federal Student Aid (FSA) ID.)

**Private Alternative Educational Loan Programs**

Private Educational Loan Programs are loans offered by a financial institution. The student is typically the borrower and required to apply with a credit-worthy cosigner. Select this link to review details and an online tutorial (you will need to scroll down to the bottom of the page) on Private Alternative Loan Information. It is up to the student to review any information and compare loans and then decide which loan they wish to borrow. Because these loans have historically had variable interest rates with no cap, students have always been strongly encouraged to consider all other options before borrowing a private loan. Many lenders are now offering fixed interest rate private loans. All students will want to research and compare all of their options.

Federal regulations require students complete a Private Loan Self-Certification Instructions and Form as part of the Private Loan application process. This form was added to help give students a better understanding of their eligibility and to ensure all federal aid options are considered before using a Private Loan. In most cases your lender will supply this form, but you can also print it from the link above or pick it up from the Financial Aid Office. You will be required to fill in your Cost of Attendance and your Estimated Financial Assistance. If you have completed a FAFSA you can find your Estimated Financial Assistance information under the “Financial Aid Summary” link on your PAWS account. This form should always be submitted directly to your lender.

**Military Education Benefits**

Students returning from active federal military service or who are in the National Guard or Reserves can qualify for military education benefits to help with academic expenses. Additionally, dependents and spouses of veterans may be eligible for the same types of benefits. Contact the Military Education Benefits Office (MEBO)
Federal military education benefits do not affect a student’s eligibility for federal financial aid. As such, students receiving military education benefits are also encouraged to file a FAFSA.

**Disbursement**

Federal regulations allow disbursement to begin 10 days before the first day of the semester. Once payment begins, we continue to disburse funds generally every Monday, Wednesday, and Friday night. You can confirm via your PAWS account whether or not your funds have disbursed. If your funds have not disbursed by the due date, it is your responsibility to find out why in order to avoid finance charges. Monitor your UWM email and your PAWS To Do list for possible reasons.

University housing and tuition charges are combined and billed together. You will receive an email telling you to view your university bill via your PAWS account. Please read that email carefully and also review important information on the Bursar website, [http://www.bursar.uwm.edu/](http://www.bursar.uwm.edu/). Selecting “View Billing Statement” via your PAWS account will provide you with a real time “Statement of Account.”

Your statement will show your total charges (assuming charges for the semester have been determined) less your “Anticipated Aid.” If you owe the university, you may pay the difference by the due date or the balance will be placed on the installment payment plan shortly after the due date. All questions related to billing should be addressed to the Bursar Office, (414) 229-4915 or (414) 229-4526 or email bursar@uwm.edu.

You may or may not have been offered enough financial assistance to pay for your university charges plus other educational expenses.

- If you have been awarded aid for the semester that is *more than what you owe* the university for the semester, a check for the difference will be mailed to you from the Bursar Office for you to use for off-campus housing, books, and other educational expenses during the semester. This happens at the earliest, five days before a semester starts or approximately two days after the credit (excess) is reflected on your account—or-

- If the amount of aid offered for the semester *does not cover the amount you owe* for the semester, you will need to make that payment to the Bursar Office. All students are required to sign up for the installment payment plan before registering for classes. You can review billing information on the Bursar Office website, [Bursar Office website](http://www.bursar.uwm.edu/). Select the Tuition Schedule for the appropriate semester. Tuition for 2015-16 has been frozen at 2014-15 rates.

To determine whether you will receive an excess cash check or if you will have a balance due, use the [Excess Cash Worksheet](http://www.bursar.uwm.edu/) found in the Online Forms area of our website or linked from the [Cost of Attendance page](http://www.bursar.uwm.edu/). You are encouraged to do this as early as possible—preferably prior to tuition bills being available on PAWS.

**Causes for Delay in Disbursement**

To avoid delays in disbursement, make sure you have done all of the following, no later than August 1 for the fall semester and December 20 for the spring semester:

- If you are not registered for the semester as an undergraduate taking twelve or more credits or a graduate student taking eight or more credits, notify our office as to the number of credits you plan on taking. If you are waiting to see if you can add a class, your aid should disburse within 5 days of your adding the class (assuming disbursement for the semester has begun). Do not request that your financial aid be adjusted based on part-time enrollment unless you want it disbursed based on part-time enrollment.

- If you are borrowing through the Direct Loan program for the first time, make sure you have completed [entrance loan counseling](http://www.bursar.uwm.edu/) and the [DL Master Promissory Note](http://www.bursar.uwm.edu/) online.
• A student may only receive aid from one institution at a time. If you are transferring to UWM, you should make sure your prior school has canceled any aid offered to you for the same period of enrollment. If you are taking classes at two schools, you need to make sure only one of them is disbursing aid. If both do, eventually one will need to cancel the aid and you will end up owing funds to that university. If you are part-time at UWM and receive a Federal Pell Grant, you may wish to research the possibility of submitting a consortium agreement. You should review the form which can be found in the Online Forms section of our website.

• Still meet all eligibility requirements as outlined on page 5.

Things You Need to Know

Watch Your Email Account

We communicate with you through email. You should check your email often—even during the summer months. Once you have been issued a UWM email account, all email correspondence will be sent to that account. If you are a new student, and provided an email address on your application, we may send emails to both accounts until after classes begin in the fall semester. Keep all email addresses, as well as your mailing address, updated in PAWS to ensure you receive timely communication from us.

PAWS

PAWS stands for Panther Access to Web Services. Students are encouraged to check their PAWS account often. Once offered financial aid, this is where you must view your awards. You will need to access your PAWS account in order to accept, reduce, or decline all aid offered to you. You will also need to review additional information about the aid offered. If information is missing, you will see items in your To Do List. A great resource for how to review all of this information as well as your billing statement is the PAWS Financial Aid Tutorial.

Enrollment/Credit Level/Less than Half-Time

Your financial aid award is based on the assumption you will enroll at UWM in

✔ twelve or more credits as an undergraduate student, or
✔ eight or more credits as a graduate student, or
✔ three or more credits as a dissertator.

These are full-time enrollment levels. The tuition component of your financial aid budget assumes this level and your aid will not disburse if it doesn’t match your enrollment status, regardless of your program of study. If you will enroll for fewer credits, you must notify us each semester (or for both semesters) and your awards must be re-evaluated based on a change to your cost of attendance. You should allow two weeks for your file to be reviewed based on a different credit level—sometimes longer if within a month of the start of classes. Minimally, you must be enrolled at UWM for at least: six credits as an undergraduate or eligible non-degree student, four graduate level credits as a graduate student, or three credits for dissertator status to be eligible for MOST TYPES of financial aid.

Exceptions: If you have been offered Federal Perkins Loan, Work-Study, or FSEOG funds and enroll less than half-time, you may be able to receive/earn a small portion of those funds. In addition, if you are eligible for a Federal Pell Grant, you may be able to receive a portion of it for less-than half-time attendance. Audit credits do not count for financial aid purposes.

You can submit an email via the “Request Counselor Action” dropdown box while in PAWS. Please use the “Update Credit Level” selection. Indicate the number of credits for which you plan to register (for both semesters if known) or IF YOU WILL/ARE ENROLLED LESS THAN FULLTIME, you know how many credits
you will enroll for in Fall 2015 and Spring 2016, and are reading this because your awards have been determined, **TELL US YOUR CREDIT LEVEL NOW!!** Click here to [Contact Us](#).

A previously passed (any grade higher than an F) course may be repeated only once to be counted toward enrollment status for financial aid eligibility. If this passed course continues to be repeated, Title IV federal funds cannot pay for it. For example, a student enrolled full-time may receive Title IV federal funds as a three-quarter time student if one of the enrolled courses is being repeated for a third, or more, time.

**NEW FSA ID to Replace Federal Student Aid PIN**

On April 26, 2015, the Department of Education will implement a new login process to be used for signing a FAFSA, completing Master Promissory Notes (MPNs) and completing Loan Counseling. The new FSA ID, which will be comprised of a user-selected username and password, will replace the Federal Student Aid PIN as the process by which students, parents, and borrowers authenticate their identity to access their federal student aid information. After this date, users who arrive at the impacted websites will be directed to a link to register for their new FSA ID. The registration process should take less than seven minutes. During the FSA ID registration process, an individual who already has a “matched” PIN will have the option to link that PIN to their new FSA ID. By linking to a “matched” PIN, the user will be able to immediately use the FSA ID with the various websites. If the individual is not able to link, they will have limited use of the FSA ID until their identity is confirmed (1-3 days).

**Census Date**

If your aid disburses before classes begin, your enrollment will be confirmed again on the first day of classes to make sure you began each of the classes. Your enrollment will also be reviewed on the tenth day of classes each semester. This is called the Census Date. This is the last day to add classes as well as drop classes without any notation on your transcript. It is also the last day to withdraw and receive a full tuition refund. The number of credits you are enrolled in at the end of the tenth day of classes will be used as your attempted credits with regard to making Satisfactory Academic Progress. In addition, if you receive a Federal Pell Grant, a Tuition Assistance Grant, Lawton Scholar award, or Fund for Wisconsin Scholars award, award amounts may need to be revised (or even canceled) based on the number of credits you are registered for on the census day. These awards require specific enrollment and the amount must be increased or decreased based on this credit level.

For example: You were registered for twelve credits on the first day of classes and received a $2,000 Pell Grant. By the tenth day of classes you had dropped two classes and were registered for six credits. Enrollment in six credits is considered half-time attendance so half of your Pell Grant would be canceled and returned to the Department of Education.

**FERPA**

The Family Educational Rights and Privacy Act (FERPA) of 1974, as amended, restricts information our office can and will provide over the phone and/or to a third party. If you want us to discuss your financial aid with someone else, you must complete and submit the [Release of Financial Services Information](#) form. You are also able to allow others to view your financial information in PAWS. This can only be done by you via your PAWS account. Once you are logged into PAWS, Select **Campus Personal Information** and then **Grant Access to Others.** Select that link and follow the directions.

Thinking of Dropping a Class or Withdrawing Entirely?

**Satisfactory Academic Progress (SAP)**

All students are expected to be making satisfactory academic progress (SAP) toward a degree to be eligible for financial aid. SAP consists of two components of measurement: qualitative and quantitative. The qualitative
measure is established by the performance standards of the school or college in which a student is enrolled. The quantitative measures refer to “Pace” and “Timeframe”.

**Undergraduate Student Satisfactory Academic Progress**
- Students are expected to be making satisfactory “Pace” toward a degree, by passing 2/3 or 66.67% of the classes they enroll in.
- Students are expected to finish their program within a maximum timeframe of 150%. Students’ aid eligibility will be limited to 180 attempted credits for their first undergraduate degree; other degrees will be limited to 150% percent of credits required to complete the program.

**Graduate Student Satisfactory Academic Progress**
- Students are expected to be making satisfactory “Pace” toward a degree, by passing 1/2 or 50% of the classes they enroll in.
- Students are expected to finish their program within a maximum timeframe that cannot exceed 200% of the number of credits required to complete his/her degree. To determine your timeframe, review your graduate study requirements in the Graduate Catalog. All credits are counted in timeframe, even those for which the student did not receive financial aid.

Students who are not making progress, or are nearing their maximum timeframe, are notified of their status under the SAP standards shortly after grades are posted. For more information, please refer to the Academic Progress Standards.

**Dropping Classes**

If you choose to drop classes, please refer to the current schedule of classes for the University’s refund policy. Your tuition refund may be claimed if:
- You withdraw from classes
- You have been over-awarded or placed in a repayment status due to withdrawal.
- You were awarded as a nonresident and you have been granted residency status.
- You receive a tuition remission, DVR, Veteran’s Benefits, scholarships, or other funding that was not included as a resource in determining your financial aid eligibility.

**Withdrawing**

Withdrawing from classes affects academic progress. The first time a student fails to complete enough credits to be making the Pace portion of the Academic Progress Standards (completing 66.67% of all attempted credits if an undergraduate; 50% if a graduate), they are placed in financial aid warning status. A student is eligible to receive aid while in warning status, but a second occurrence would make them ineligible for aid.

If a student withdraws from school, federal regulations may require the school, and sometimes the student, repay some or all of the financial aid that was received. This is called “Return of Title IV Policy”. In addition, a student who receives aid but doesn’t complete any credits, is not making “Satisfactory Academic Progress (SAP)” toward a degree. Before withdrawing from classes, make sure you are familiar with these policies (found in this handbook and on our website). Before dropping any classes, make sure you are familiar with what Census Date means.

**FEDERAL POLICY FOR RETURN OF TITLE IV FUNDS**

In addition to academic progress, if you withdraw from classes, you may have to repay some of the financial aid that was disbursed to you under the assumption you would complete the semester. If you complete at least 60% of the semester, you will have earned 100% of your aid. If you withdraw before this date, we will determine what percentage of aid you earned. Federal regulations require that your aid eligibility be recalculated if you withdraw or are dismissed prior to completing 60% of the semester.
Recalculation is based on the percentage of earned aid using the following formula:

\[
\frac{\text{Completed Days}}{\text{Total Days}} \times \text{Aid that Disbursed or Could Have Disbursed} = \text{Earned Aid}
\]

The recalculation is based on the equation:

\[
\text{Aid that Disbursed or Could Have Disbursed} - \text{Earned Aid} = \text{Unearned Aid}
\]

If the student fails all of their classes in a semester and the documented attendance date is prior to the 60% point of the semester, the student’s aid eligibility is also recalculated.

Unearned aid is returned to the funding source. When unearned aid for institutional costs is returned to the funding source, you may incur a tuition, housing or food service balance with the university. If you need to repay unearned aid for non-institutional costs, our office will contact you.

The school must return aid to the funding source based on the percent of unearned aid using the following formulas:

\[
100\% - \text{Percent Earned} = \text{Percent of Unearned Aid}
\]

\[
\text{Percent of Unearned Aid} \times \text{Institutional Costs} = \text{Amount School Must Return}
\]

The balance of the unearned aid is used to determine if any funds need to be returned for non-institutional costs:

\[
\text{Unearned Aid} - \text{Amount School Must Return} = \text{Balance of Unearned Aid for Non Institutional Costs}
\]

All money returned to the funding source will be returned in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Perkins Loan
4. Federal Direct PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant (FSEOG)
7. Talent Incentive Program (TIP) Grant
8. Other Title IV Aid Programs
9. Other Federal, State, Private, or Institutional Aid

Any amounts attributed to your loans will be repaid in accordance with the terms of your promissory note. Amounts to be returned to grants are reduced by 50%.

If you need to repay money for non-institutional costs, our office will contact you. A monthly payment plan is available if you cannot pay in full at the time you are billed.
If we do not hear from you within 45 days, we are obligated to send your outstanding balance to the federal government for collection.

A hold will be placed on your records until the repayment has been made in full. This hold will prevent you from obtaining an academic transcript.

You will not be allowed to register at UWM or receive additional aid until you have made the repayment in full or are current with your payments on a payment plan.

The federal refund formula is rather complex. If you need to withdraw from all of your classes, you are encouraged to speak to a financial aid advisor before doing so to determine how it may affect your financial aid and your Academic Progress.

**Student Rights and Responsibilities**

As a financial aid recipient, you have rights as well as responsibilities. The complete list can also be viewed on our website.

**Students have the right to ask:**
1. What financial assistance is available, including information on federal, state, and institutional financial aid programs? What is the cost of attendance and what are the policies for students who withdraw?
2. What criteria are used to select financial aid recipients and what are the deadlines for submitting applications?
3. How is financial need determined? The process includes how costs for tuition and fees, room and meals, books and supplies, personal and miscellaneous expenses, etc. are considered in a budget.
4. What resources (such as family contribution, other financial aid, assets, etc.) are considered in calculating financial need?
5. For an explanation of the various funds in the financial aid package. What portion of the aid received must be repaid and what portion is grant aid.
6. How is satisfactory academic progress determined and what happens if you are not making progress?

**It is the financial aid recipient's responsibility to:**
1. Review and consider information about UWM programs before enrolling.
2. Complete a financial aid application accurately and on time. Intentional misreporting on the application forms for financial aid is a violation of law and is considered a criminal offense subject to penalties under U.S. Criminal Code.
3. Submit all documentation, verification, corrections and/or new information requested.
4. Read and understand all forms asked to sign and keep copies of them. Accept responsibility for all agreements signed.
5. Notify their Loan Servicer of changes in name, address, or enrollment status.
6. Perform any Federal Work-Study job in a satisfactory manner.
7. Know and comply with deadlines for application and re-application.
8. Know and comply with refund procedures.
9. Notify us of any of the following:
   - an agency or third party is paying any or all of your university bill.
   - you are receiving a scholarship, fellowship, assistantship, or traineeship.
   - you were originally considered a nonresident for tuition purposes and have now been granted residency status.
Office Hours and Advising Appointments

Office hours are 8:00 a.m. to 6:00 p.m. on Mondays (when classes are in session) and 8:00 a.m. to 4:30 p.m. Tuesday through Friday.

For unusual or more complicated issues, you will need to call to speak with an advisor or make an appointment to meet with an advisor in person.

**In-person advising** is done via appointment during most of the year. Call (414) 229-4541 or stop by our office to schedule an appointment.

**Phone advising** is generally available during normal business hours, although hours may be limited during certain times of the year.

For either in-person or phone advising, you are encouraged to call or check updates on our webpage before your visit. You may also find answers to your questions in other sections of our website at [www.finaid.uwm.edu](http://www.finaid.uwm.edu).

If you have any questions or need additional help, please do not hesitate to contact us. We are here to help you.

**Ask the Panther:** Students and parents with general questions are encouraged to use “Ask the Panther.” This is an online tool available through our website. You can submit your questions 24/7 and “The Panther” will be able to answer most of them immediately. Any questions that can’t be answered will be routed to a staff member who will then follow-up as quickly as possible.

**Email us:** finaid@uwm.edu. Please include relevant subject line and student ID #.

**Contact Us:** [this link](mailto:Finaid@uwm.edu) sends a preformatted form to our office email account.

**In person:** in Mellencamp Hall, room 162, 2442 E. Kenwood Blvd.

In addition, you may be able to get some of your questions answered simply by listening to the following options when calling our main number, (414) 229-4541:

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
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<tbody>
<tr>
<td>Option 1</td>
<td>General Information</td>
</tr>
<tr>
<td>Option 3</td>
<td>Information on Financial Aid Disbursement</td>
</tr>
<tr>
<td>Option 4</td>
<td>Transfer to Bursar Office (questions regarding billing, payments, and excess cash refund checks. Their direct line is (414) 229-4915.</td>
</tr>
<tr>
<td>Option 5</td>
<td>Information on PLUS Loans, Private Alternative Loans, and Loan Counseling</td>
</tr>
<tr>
<td>Option 6</td>
<td>Connects you to a staff member. Your call will be answered as quickly as possible in the order it was received. During peak processing/awarding periods, you may encounter longer wait times than normal. We encourage you to contact us via email (<a href="mailto:Finaid@uwm.edu">finaid@uwm.edu</a>) if you are unable to get through on the telephone.</td>
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