



2015-2016 *ESTIMATED* COST OF ATTENDANCE 9 Month Enrollment Period

CAREER: HOUSING PLANS:	Undergraduate		Graduate	
	With Parent	On-or-Off Campus	With Parent	On-or-Off Campus
TUITION/FEES*	9452	9452	11748	11748
BOOKS/SUPPLIES	800	800	800	800
ROOM	0	6290	0	9360
MEALS	3740	3740	3740	3740
TRANSPORTATION	1306	1306	1306	1306
PERSONAL/MISC.	2000	2000	2000	2000
TOTALS FOR YEAR	\$17,298	\$ 23,588	\$19,594	\$ 28,954

* If you are not considered a Wisconsin resident for tuition purposes, please substitute the appropriate tuition amount from the ***Tuition Charges*** chart below.

Tuition Charges

Resident Undergraduate Tuition	Based on 12-18 credits both semesters	\$ 9,452
MN Reciprocity Undergraduate Tuition	Based on 12-18 credits both semesters	\$13,082
Midwest Student Exchange Rate (MSEP)	Based on 12-18 credits both semesters	\$13,498
Non-Resident Undergraduate Tuition	Based on 12-18 credits both semesters	\$19,626
Resident Graduate Tuition	Based on 8 or more credits both semesters	\$11,748
MN Reciprocity Grad Tuition	Based on 8 or more credits both semesters	\$16,820
Non-Resident Graduate Tuition	Based on 8 or more credits both semesters	\$24,784

Average Loan Fees (these are included in your estimate Cost of Attendance; actual fees will depend on how much you borrow)

Federal Direct Loan Fees	Undergraduate	\$ 70
Federal Direct Loan Fees	Graduate	\$ 160
Federal PLUS (Parent Loan) Fees	Undergraduate	\$ 480
Federal GRADUATE PLUS Fees	Graduate	\$ 436

-OVER-



Calculating Your Amount Due or Your Excess Cash by Semester

	Fall Semester	Spring Semester
List Grant Total		
Add Scholarships		
Add Direct Loan(s) (less loan fees: 1.073% for Subsidized and Unsubsidized)		
Add Other Loans (Perkins, Minority Teacher Loan, or Nursing)		
= Total Aid		
Subtract University Charges (tuition and housing expenses)		
= Amount Due or Your Excess Cash Check		

You will need to determine whether the financial aid you have been offered is sufficient to cover your educational expenses once you determine your own individual budget. You should determine your direct costs—those due to the university. If you live on campus, the most recent rates can be found on the UWM [housing rates & meal plans](#) site. Your financial aid offer would be for the entire year—so make sure you are using two semesters worth of expenses. If the aid you have been offered is less than your Estimated Cost of Attendance, you could consider a Private Alternative Educational Loan or the Federal Direct Parent PLUS Loan for Undergraduate Students as another resource. Graduate students may apply for the Federal Direct Graduate PLUS loan. Visit our website (loans.uwm.edu) for details and to apply online. Allow 4-8 weeks for processing of this type of loan request.

If the last row is a negative number, you will need to pay this amount to the Bursar Office. Due dates are typically the first day of the semester. Signing the [University Credit Agreement](#) gives you an additional couple of months in which to pay. If there is a positive amount, this is the remaining balance that you have available to use for other educational expenses such as off-campus housing and books. A check is mailed to you from the Bursar Office that should arrive during the first week of classes. (Students **may** be able to sign up for automatic deposit of their excess cash check. If this does become an option, more information will be communicated from the Bursar Office during the summer.)

Federal Work Study (FWS) is not included in this chart because you do not receive it in one lump sum. If you are offered FWS, you must be hired in a FWS position. You receive your funding through earning a biweekly paycheck. If you have never received FWS before and would like more details, please see our web page www.financialaid.uwm.edu, where you can read the 2015-2016 Handbook, or contact our office at (414) 229-4541.