

PAWS FINANCIAL AID TUTORIAL

There is a lot of information available to you via your PAWS Self Service Account. Review this document to help you understand the information related to financial aid and your billing statement. Check your PAWS account and your email (UWM email if one has been assigned to you) on a regular basis. We will send you an email when our office requires additional information as well as once your financial aid is determined. In order to view your award, you will need to access your PAWS account. Log in to your PAWS account at <https://paws.uwm.edu/>.

From your Student Center, you have access to information from various departments.

To Do List

Missing information will show up in your To Do List which is located in the sidebar on the right:

The screenshot shows the PAWS Self Service Account interface. On the left, there is a navigation menu with 'Academics' expanded, showing links for 'My Class Schedule', 'Shopping Cart', and 'My Planner'. Below these is a search box with 'other academic...' and a search button. In the center, there is a 'This Week's Schedule' table with columns for 'Class' and 'Schedule'. The table lists three classes: BUS ADM 210-203 LEC (30398), FOODBEV 101-205 LEC (34739), and PSYCH 205-202 LEC (29570), all with 'ONLINE WEB' schedules. To the right, there is a 'SEARCH FOR CLASSES' button, a 'Holds' section with 'No Holds.', and a 'To Do List' section. The 'To Do List' section contains two items: '2015 Stud Fed Tax Transcript' and '2018 Independent IVF'. A yellow arrow points to the '2018 Independent IVF' item, which is circled in black.

Click on the [more](#) link and then **each individual To Do** Item for important instructions:

To Do List

Your current To Do items are shown below. To sort or filter your To Do items, change the options below and click Go

View your To Do Items by

Function go

Due Date

Institution

To Do Item	Descr
2015 Stud Fed Tax Transcript	Financial Aid
2018 Independent IVF	Financial Aid

2018 Independent IVF

Aid Year: 2018

Academic Institution: University Wisconsin-Milwaukee

Administrative Function: Financial Aid

Description

You (and your spouse if applicable) must complete a 2017-18 Independent Verification Worksheet and Instructions Form. Print this from the Forms link on the Financial Aid website or directly from: http://uwm.edu/financialaid/wp-content/uploads/sites/348/2016/11/1718_Independent-Verf-Worksheet-fillable-form.pdf and submit to the UW-Milwaukee Department of Financial. Please allow 7-10 days for the item to be scanned. Once scanned this will no longer be an item on your PAWS To Do list. From that time allow 4-8 weeks for the review of your file to be completed.

[Return](#)

FINANCES

Depending on where you are in the Financial Aid process, you will see different information. On the same Student Center page, you will see a Finances Section. This area is where you will find **Bursar (billing)** and **Financial Aid** information:

Finances

My Account

- [Account Inquiry](#)
- [View Billing Statement](#)
- [Credit Agreement](#)

Financial Aid

- [View Financial Aid](#)
- [Accept/Decline Awards](#)

other financial...

You have no outstanding charges at this time

Account Summary

You owe 0.00.

■ Due Now	0.00	
■ Future Due	0.00	
■ Total Account Balance		0.00

Currency used is US Dollar.

[make a payment ▶](#)

Once charges are assessed, you will want to review the link to your Online Billing Statement found here

Click in the Drop Down and **Select Account Activity** –the best place to see all the charges and payments. The Quick look of Account Summary is not very helpful.

VIEW FINANCIAL AID- select this link and you will see:

Financial Aid

Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2018	University Wisconsin-Milwaukee	Award access not available.
2017	University Wisconsin-Milwaukee	Federal Aid Year 2016-2017
2016	University Wisconsin-Milwaukee	Award access not available.
2015	University Wisconsin-Milwaukee	Award access not available.
2014	University Wisconsin-Milwaukee	Award access not available.

Aid years listed indicate your access to eligibility information regarding your Financial Aid Application. However, if you have not received an email from us indicating awards have been determined, the information you see will be incomplete.

The example above does not have access yet to 2017-18. In that case, they will see:

Financial Aid

Self-Service Links

Federal Aid Year 2017-2018

User-defined text (14409,551) This text is displayed at the top of the SS_FA_LINKS page. KK 58_104

You have no financial aid awards available for viewing in this aid year.

[Financial Aid Summary](#)

[Satisfactory Academic Progress](#)

[Return to Aid Year Selection](#)

  

If you see a link for 2018—this means we have received FAFSA information for 2017-18. However, if you click on it before you are sent an email telling you that your aid is available, you may or may not see anything. If you do see awards, but don't have access to Accept/Decline, that means we haven't completed reviewing your file and determining your eligibility.

Financial Aid

Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2018	University Wisconsin-Milwaukee	Federal Aid Year 2017-2018
2017	University Wisconsin-Milwaukee	Federal Aid Year 2016-2017
2016	University Wisconsin-Milwaukee	Federal Aid Year 2015-2016
2015	University Wisconsin-Milwaukee	Federal Aid Year 2014-2015
2014	University Wisconsin-Milwaukee	No financial aid data available.

Aid years listed indicate your access to eligibility information regarding your Financial Aid Application. However, if you have not received an email from us indicating awards have been determined, the information you see will be incomplete.

  

The earliest awards for an academic year are determined is mid-December for new students and mid-March for continuing students. The typical timeframe for a file to be reviewed is 3-6 weeks from the date the file is complete. You will be sent an email once your awards are ready for you to review and accept or decline. You will need to accept, decline, or reduce ALL AWARDS—including grants. If you have not received an email from us indicating your awards have been determined, the information you see will be incomplete and not final. **You may see information/awards in View Financial Aid, but until you receive the email from us, you will not have access to Accept/Decline Awards.**

Once you receive the email, you will have access to your Award Summary:

Financial Aid

Award Summary

Federal Aid Year 2017-2018

Aid offered for the entire year is reflected below. Review information under Terms.

Aid Year				
Award Description	Category		Offered	Accepted
Federal Perkins Loan	Loan		2,000.00	0.00
Fed Direct Subsidized Loan 1	Loan		4,500.00	0.00
Fed Direct Unsubsidized Loan 1	Loan		2,000.00	0.00
Federal Work Study	Work/Study		2,500.00	0.00
Wisconsin Grant	Grant		2,714.00	0.00
Fund for Wis Scholars-GrantYr4	Grant		4,000.00	0.00
Aid Year Totals			17,714.00	0.00

Currency used is US Dollar.

[Satisfactory Academic Progress](#)

[Shopping Sheet](#)

[Financial Aid Summary](#)

[ACCEPT/DECLINE AWARDS](#)

UWM has adopted the Department of Education's **Shopping Sheet**. The Shopping Sheet link will show you a standardized award letter which may provide an easier way to compare financial aid packages if you have not finalized your decision.

Scroll down the page to see the aid broken down by term:

Terms

Fall 2017

[View Scheduled Disbursement Dates](#)

Award Description	Category		Offered	Accepted
Federal Perkins Loan	Loan		1,000.00	0.00
Fed Direct Subsidized Loan 1	Loan		2,250.00	0.00
Fed Direct Unsubsidized Loan 1	Loan		1,000.00	0.00
Federal Work Study	Work/Study		1,250.00	0.00
Wisconsin Grant	Grant		1,357.00	0.00
Fund for Wis Scholars-GrantYr4	Grant		2,000.00	0.00
Term Totals			8,857.00	0.00

Spring 2018

[View Scheduled Disbursement Dates](#)

Award Description	Category		Offered	Accepted
Federal Perkins Loan	Loan		1,000.00	0.00
Fed Direct Subsidized Loan 1	Loan		2,250.00	0.00
Fed Direct Unsubsidized Loan 1	Loan		1,000.00	0.00
Federal Work Study	Work/Study		1,250.00	0.00
Wisconsin Grant	Grant		1,357.00	0.00
Fund for Wis Scholars-GrantYr4	Grant		2,000.00	0.00
Term Totals			8,857.00	0.00

Currency used is US Dollar.

Your financial aid is determined by the results from your Free Application for Federal Student Aid (FAFSA) and your educational costs. If there is no financial aid displayed, your application may still be in progress. Please check your 'To Do List' to see if you are missing any documents. Please allow 4-8 weeks after all documents have been submitted for your eligibility to be determined.

[Financial Aid Summary](#)

[ACCEPT/DECLINE AWARDS](#)

[Return to Aid Year Selection](#)

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The View Scheduled Disbursement Dates is a hyperlink, but you won't see any amounts until the award actually disburses. Disbursement begins 10 days prior to the start of a semester.

Financial Aid

Disbursements

Federal Aid Year 2017-2018

Fall 2017

To view actual disbursements to your financial account, access Account Inquiry.

Award Description	Category	Accepted Amount	Fee	Net Amount	Date/Time
		0.00	0.00	0.00	
Term Totals		0.00	0.00	0.00	

Currency used is US Dollar.

Only actual disbursements are reflected here. These amounts will be \$0 until after disbursement for the semester begins which is ten days before classes begin. Once disbursement has begun, if a disbursing fund has not disbursed, it is your responsibility to determine why. Monitor your email and PAWS TO DO items for assistance.

[Account Inquiry](#)

[Return to Award Summary](#)

go to ...

Here is an example of what this screen looks like after aid has disbursed:

Financial Aid

Disbursements

Federal Aid Year 2016-2017

Fall 2016

To view actual disbursements to your financial account, access Account Inquiry.

Award Description	Category	Accepted Amount	Fee	Net Amount	Date/Time
Federal Pell Grant	Grant	2,908.00	0.00	2,908.00	08/27/2016 6:25:30AM
Federal Supplemental Ed Opt Gr	Grant	500.00	0.00	500.00	08/27/2016 6:25:30AM
Fed Direct Subsidized Loan 1	Loan	2,250.00	24.00	2,226.00	08/27/2016 6:25:30AM
Fed Direct Unsubsidized Loan 1	Loan	648.00	6.00	642.00	08/27/2016 6:25:30AM
Wisconsin Grant	Grant	1,357.00	0.00	1,357.00	11/23/2016 8:29:52PM
Lawton Scholar Award	Grant	1,250.00	0.00	1,250.00	08/27/2016 6:25:30AM
Fund for Wis Scholars-GrantYr3	Grant	2,000.00	0.00	2,000.00	09/21/2016 9:29:59PM
Term Totals		10,913.00	30.00	10,883.00	

Currency used is US Dollar.

Only actual disbursements are reflected here. These amounts will be \$0 until after disbursement for the semester begins which is ten days before classes begin. Once disbursement has begun, if a disbursing fund has not disbursed, it is your responsibility to determine why. Monitor your email and PAWS TO DO items for assistance.

[Account Inquiry](#)

[Return to Award Summary](#)

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You can see the equation used in determining your eligibility by clicking on the Financial Aid Summary link:

Financial Aid

Financial Aid Summary

Federal Aid Year 2017-2018

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	24,268.00
Expected Family Contribution	0.00 -
Estimated Need	24,268.00
Total Aid	17,714.00 -
Remaining Need	6,554.00

Currency used is US Dollar.

This is your financial aid eligibility based on your estimated financial aid (budget) costs, family contribution, and estimated need for this aid year. If Total Aid figure is \$0, aid has not yet been determined. Please allow 4-8 weeks for review. Other figures reflect either full academic year or only one semester if you have only been offered aid for only a semester. Please read the most recent Financial Aid Handbook found on our website for more details. Click on the hyperlink Budget figure for more details on how this estimate was developed.

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If Total Aid figure is \$0*, aid has not yet been determined.

Select the hyperlink for Estimated Financial Aid Budget to see the academic terms on which the budget is based. If the budget reflects costs for one semester, aid should only be offered for that same semester.

Estimated Financial Aid Budget

Federal Aid Year 2017-2018

Listed below is an estimate of items used to determine your costs.

Estimated Budget Financial Aid Breakdown

Fall 2017

Category Description	Amount
Room and Meals	5,280.00
Books	400.00
Loan Fee	34.00
Personal Miscellaneous	1,000.00
Transportation Allowance	653.00
Tuition	4,767.00
Term Total	12,134.00

Spring 2018

Category Description	Amount
Room and Meals	5,280.00
Books	400.00
Loan Fee	34.00
Personal Miscellaneous	1,000.00
Transportation Allowance	653.00
Tuition	4,767.00
Term Total	12,134.00
Total Cost of Attendance	24,268.00

Currency used is US Dollar.

Decisions regarding financial aid are based on uniform cost of attendance budgets. Your individual costs will vary, and you are strongly encouraged to develop your own individual budget. You may want to differentiate between direct costs (those you will owe the university) and indirect costs (commuting, personal expenses.) Original figures reflect full-time enrollment. Please notify us if you plan on taking: less than 12 undergraduate credits or less than 8 graduate credits.

Keep in mind this is an **estimate** of your annual budget or expenses. Each student should develop their own individual budget. The amount shown as 'Room and Meals' includes only a meal allowance if you indicated you will live with your parents. If you indicated living on or off campus, the allowance includes an estimate of what housing and meals may cost you. You should create your own individualized budget as these could vary widely. We also suggest you categorize your costs by Direct (those the university will bill you) and Indirect. Try out our great new [UWM Total Cost Estimator!](#)

Once you have been offered aid, **AND HAVE RECEIVED AN EMAIL FROM US**, you will have access to more detailed information, as well as necessary instructions about each award. You will also have the ability to **Accept/Decline aid** that has been offered to you. Under the Finances Area, select

ACCEPT/DECLINE AWARDS :

Finances

My Account
[Account Inquiry](#)
[View Billing Statement](#)
[Credit Agreement](#)

Financial Aid
[View Financial Aid](#)
[Accept/Decline Awards](#)

other financial...

You have no outstanding charges at this time.

Account Summary

You owe 0.00.

- Due Now 0.00
- Future Due 0.00
- Total Account Balance 0.00

Currency used is US Dollar.

[make a payment ▶](#)

Financial Aid

Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2018	University Wisconsin-Milwaukee	Federal Aid Year 2017-2018
2017	University Wisconsin-Milwaukee	Federal Aid Year 2016-2017
2016	University Wisconsin-Milwaukee	Award access not available.
2015	University Wisconsin-Milwaukee	Award access not available.
2014	University Wisconsin-Milwaukee	Award access not available.

Aid years listed indicate your access to eligibility information regarding your Financial Aid Application. However, if you have not received an email from us indicating awards have been determined, the information you see will be incomplete.

go to ...

Select 2018 for the 2017-18 Academic Year. This will take you to your:

Financial Aid

Award Package

Federal Aid Year 2017-2018

The aid listed below is what you are being offered for the financial aid year. You can only Accept/Change/Decline those awards which are not grayed out. Please review each award, as many have specific instructions or information related to that award.

Last Updated: 12/02/2016 1:29:53PM Status: New Package

Award	Category	Career	Offered	Accepted	Accept	Decline
Federal Perkins Loan	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Direct Subsidized Loan 1	Loan	Undergraduate	4,500.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Direct Unsubsidized Loan 1	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study	Work/Study	Undergraduate	2,500.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Wisconsin Grant	Grant	Undergraduate	2,714.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fund for Wis Scholars-GrantYr4	Grant	Undergraduate	4,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Total			17,714.00	0.00		

Currency used is US Dollar.

[accept all](#) [decline all](#) [clear all](#) [update totals](#)

[Account Inquiry](#)

[Request Counselor Action](#)

[Return to Aid Year Selection](#)

[Entrance Interview Information](#)

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The information in the paragraph above the awards may change based on your status.

It is very important that you **click on each award** which is a hyperlink that contains important details on the award, including anticipated disbursement dates and additional requirements needed to actually receive the funds (in the Message area). For example, selecting the Federal Direct Unsubsidized Loan tells you:

Financial Aid

Award Detail

Federal Aid Year 2017-2018

Award: Fed Direct Unsubsidized Loan 1

Category: Loan

Disbursement Date	Description	Award Amount	Fees	Net Amount
08/26/2017	Fall 2017	1,000.00	10.00	990.00
01/12/2018	Spring 2018	1,000.00	10.00	990.00

Currency used is US Dollar.

Message

Federal Direct Unsubsidized Loan is a loan that must be repaid and requires half-time enrollment to receive any funds. Interest begins to accrue as soon as funds disburse. Please review <http://studentaid.ed.gov/types/loans/interest-rates> for detailed information on interest rates and fees. You must have a Master Promissory Note (MPN) on file. If you are a new borrower complete this requirement online at <http://studentloans.gov>. If you have never borrowed a student loan before you will also need to complete Entrance Loan Counseling on the same site.

[Return to Award Package](#)

Once you have reviewed all Award Messages, please accept/reduce or decline any funds that are offered to you. **You have 30 days, or until June 1 preceding the academic year, whichever is later, to accept your aid.** If the aid offered has not been accepted by then, we will assume you do not wish to receive it, and it will be canceled. As long as you are eligible, the aid offered to you will be for the entire year (fall/spring terms). If you will be graduating in December, or will not be enrolled in a term for which you were offered aid, you should notify the Financial Aid Office. Revising your award to a one semester only award needs to be done by a Financial Aid Advisor. In other words, if you have an award that has a disbursement date or description that includes a term in which you will not enroll, you cannot revise it yourself.

To reduce an amount, first accept the offer. This will open up the box to allow you to change the amount; you can only reduce it. If you reduce the amount, keep in mind that the disbursement dates will remain the same—and the aid would disburse half for each term. Though you are encouraged to limit student loan borrowing, please consider your costs for the entire academic year before reducing loans offered to you.

Once you have accepted and/or adjusted the aid, you should click the submit button to finalize your choices.

The hyperlinks at the bottom of the Award Package Page:

Currency used is US Dollar.

[accept all](#)

[decline all](#)

[clear all](#)

[update totals](#)

[SUBMIT](#)

[Account Inquiry](#)

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Request Counselor Action->

You can use this area to communicate with the Financial Aid Department. Select the appropriate Request Type in the drop down box. Including your email address in the body of the message is very helpful.

Financial Aid

Request Counselor Action

Federal Aid Year 2017-2018

Choose the appropriate Request Type. Enter details of your request and select 'Save' when you are done.

Request Type:

[New Request](#)

Enter request details:

[SAVE](#)

[Return to Award Package](#)

[Return to Aid Year Selection](#)

go to ... [go](#)

Entrance Interview Information->

Will direct you to www.studentloans.gov. This site is where you should complete Direct Loan Master Promissory Notes (both Stafford and PLUS), entrance loan counseling, and learn more about the Direct Loan programs. You will receive a disclosure statement from Direct Loans outlining the terms of your loan approximately 30 days before classes start or after the loan has been approved.

Account Inquiry->

Important—Spring charges aren't assessed until January. As such, you will only see accepted aid that hasn't disbursed and only current outstanding charges. **This is not a very good place to reference aid or charges as it really doesn't help you compare expenses and aid for the entire year.** Also, Federal Work-Study is not considered pending aid as this is not applied to your tuition account.

Account Inquiry		Electronic Payments		
summary	activity	charges due	payments	pending aid

Account Summary

		Charges Due	
■ Due Now	0.00		
■ Future Due	0.00		
■ Total Account Balance	0.00		

What I Owe				
Term	Outstanding Charges	Pending Payments	Pending Financial Aid	Total Due
Spring 2017			10,554.00	
Total			10,554.00	

Currency used is US Dollar.

[MAKE A PAYM](#)

[Financial Aid](#)

[Account Inquiry](#) [Electronic Payments](#)

[Summary](#) [Activity](#) [Charges Due](#) [Payments](#) [Pending Aid](#)

If you select the **pending aid** tab, you will see the details of your pending aid.

Pending Financial Aid

View By

Pending Financial Aid		
Award	Term	Amount
Wisconsin Grant	Spring 2017	1,357.00
Lawton Scholar Award	Spring 2017	1,250.00
Fund for Wis Scholars-GrantYr3	Spring 2017	2,000.00
Fed Direct Subsidized Loan 1	Spring 2017	2,226.00
Federal Pell Grant	Spring 2017	2,907.00
Federal Supplemental Ed Opt Gr	Spring 2017	500.00
Fed Direct Unsubsidized Loan 1	Spring 2017	314.00
Total Pending Financial Aid for this view		10,554.00

Currency used is US Dollar.

[Financial Aid](#)

[Account Inquirv](#) [Electronic Payments](#)

If you will be residing in university housing, those charges are posted to your PAWS account in July for the fall semester. Unfortunately, tuition charges often aren't available until mid to late summer. You will want to have some idea of whether you have enough resources prior to that. Housing rates can be found on the Housing website, <http://uwm.edu/housing/students/rates-meal-plans/>. You can see prior year tuition charges on the Bursar website, <http://uwm.edu/business-financial-services/bursar/tuition-rate-schedules/> or review the [UWM Total Cost Estimator](#) page.

Satisfactory Academic Progress:

From the Award Summary page, you will also see a link called: Satisfactory Academic Progress (SAP):

Award Summary

Federal Aid Year 2017-2018

Aid offered for the entire year is reflected below. Review information under Terms.

Aid Year			
Award Description	Category	Offered	Accepted
Federal Perkins Loan	Loan	2,000.00	0.00
Fed Direct Subsidized Loan 1	Loan	4,500.00	0.00
Fed Direct Unsubsidized Loan 1	Loan	2,000.00	0.00
Federal Work Study	Work/Study	2,500.00	0.00
Wisconsin Grant	Grant	2,714.00	0.00
Fund for Wis Scholars-GrantYr4	Grant	4,000.00	0.00
Aid Year Totals		17,714.00	0.00

Currency used is US Dollar.

[Financial Aid Summary](#)

[Satisfactory Academic Progress](#)

[ACCEPT/DECLINE AWARDS](#)

Students must be in good standing in order to remain eligible for financial aid. You should click on the link and then read the next screen—and link to the SAP policy for more details.

Financial Aid

Satisfactory Academic Progress

Federal Aid Year 2017-2018

SAP Status Meeting Sat Acadm Progress

For more information, go to: <http://www.uwm.edu/financialaid/apply-for-aid/eligibility/sap/>

Message:

Satisfactory academic progress (SAP) is used to define successful completion of coursework to maintain eligibility for student financial aid. Federal regulations require this institution to establish, publish and apply standards to monitor your progress toward completion of your certificate or degree program. If you fail to meet these standards, you will be placed on financial aid warning or suspension. Completion toward your program is measured by GPA, time frame to completion, and percentage of courses completed you attempt.

[Return](#)