

# PAWS FINANCIAL AID TUTORIAL

PAWS Student Center is where you access important information including financial aid. This document will help you understand information related to both financial aid and your billing statement. Check PAWS 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 offer, you will need to access your PAWS Account. Log in to your PAWS Account at <https://paws.uwm.edu>.) Pictures are used as examples. Visit [UWM.edu/OneStop](https://uwm.edu/onestop) for more information.

## To Do List

Note: Missing information will show up in your To Do List which is located in the sidebar on the right. Click on the [more](#) link or each individual item for more information and instructions on what is needed. If you have any financial aid To Do items, that means we are not currently reviewing your file.


The screenshot shows the PAWS Student Center interface. On the left, there are three main sections: Academics, Finances, and Personal Information. The Academics section includes links for My Class Schedule, Shopping Cart, and My Planner. The Finances section includes links for My Account, Account Inquiry, View Billing Statement, and Financial Aid. The Personal Information section is currently empty. On the right, there are four sections: Holds (No Holds), To Do List (highlighted in green), Milestones (No Milestones), and Enrollment Dates (Enrollment Appointment). The To Do List section contains a list of items: Clarify Std Tax File Status, Final High School Transcript, Housing Contract or Exemption, New Stud Confirmation Deposit, and UWM Placement Tests. A 'More' link is at the bottom of the list. The central area of the page displays 'Your To-Do List' with a large arrow pointing to the right.

When you click on a To Do Item, it looks something like this, often with links for the item included.

The screenshot shows a detailed view of a '2023 Dependent IVF' item. The page has a header '2023 Dependent IVF' and a sub-header 'Aid Year 2023'. Below this is a 'Contact' section with the following information: Institution: University Wisconsin-Milwaukee, Admin Function: Financial Aid. Below the contact section is another section titled '2023 Dependent IVF' with the following text: 'You and your parents must complete all sections of a [2022-23 Dependent Verification Worksheet](#) and submit it to the [Financial Aid Department](#). Please read the instructions carefully and answer all questions accurately to avoid the need for additional follow-up or clarification. Make sure to sign the worksheet and if the number of household members is different than what was listed on your FAFSA please include an explanation as to why.' At the bottom of the page is a 'Return' button.

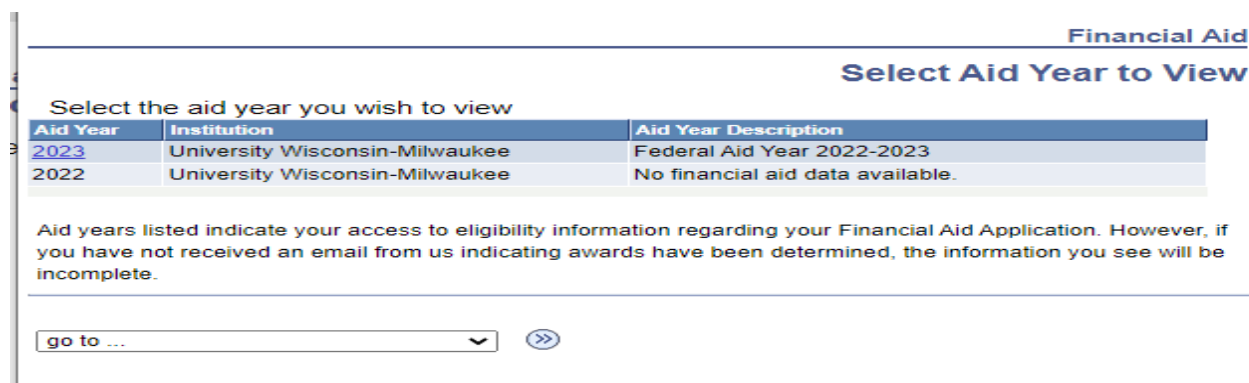
## FINANCES SECTION

**Note:** Depending on where you are in the Financial Aid process, you will see different information. The “Finances” section is where you will find **Bursar (billing)** and **Financial Aid** information. We will go through the Billing Items later in this tutorial. We will start with the View Financial Aid link/section.



## VIEW FINANCIAL AID LINK

See below for reasons your information may look different.



Aid Year	Institution	Aid Year Description
2023	University Wisconsin-Milwaukee	Federal Aid Year 2022-2023
2022	University Wisconsin-Milwaukee	No financial aid data available.

**Scenario #1:** If you do not see Aid Year 2023, we have not received the results of a FAFSA.

**Scenario #2:** If you have access to Aid Year 2023, but receive the message “You have no financial aid awards available for viewing in this aid year,” we have your results, but your aid eligibility has not been determined. Check your PAWS To Do List and/or your UWM email for communications from us to make sure we have not requested additional information from you.

**Scenario #3:** If you do see aid, but do not have access to “Accept/Decline,” this means we are finalizing your file. You will receive an email when you are able to officially accept or decline your aid.

Aid notifications will begin:

**Mid-February 2022** for new students (first-time attendees at UWM)

**Mid-April 2022** for continuing students

It takes about 4-6 weeks for us to review and finalize your file once we have all the necessary documents. We will send you an email once your aid is ready for you to review and Accept/Decline.

Once you receive the email, you will have access to your Award Summary after clicking on the 2023 Year. Make sure to scroll down to see the aid broken down by term.

## Award Summary

Federal Aid Year 2021-2022

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

Aid Year				
Award Description	Category	Offered	Accepted	Loan Details
Federal Pell Grant	Grant	6,245.00	6,245.00	
Fed Direct Subsidized Loan 1	Loan	5,500.00	5,500.00	<a href="#">Loan Details</a>
Fed Direct Unsubsidized Loan 1	Loan	2,000.00	2,000.00	<a href="#">Loan Details</a>
Federal Work Study	Work/Study	7,000.00	7,000.00	
UWM Hardship Relief Grant	Grant	528.00	528.00	
<b>Aid Year Totals</b>		<b>21,273.00</b>	<b>21,273.00</b>	

Currency used is US Dollar

[College Financing Plan](#)

[Satisfactory Academic Progress](#)

[Financial Aid Summary](#)

[Accept/Decline Awards](#)

Fall 2021 Term Award Detail				
<b>Fall 2021</b>		<a href="#">View Scheduled Disbursement Dates</a>		
Award Description	Category	Offered	Accepted	
Federal Pell Grant	Grant	3,123.00	3,123.00	
Fed Direct Subsidized Loan 1	Loan	2,750.00	2,750.00	
Fed Direct Unsubsidized Loan 1	Loan	1,000.00	1,000.00	
Federal Work Study	Work/Study	3,500.00	3,500.00	
UWM Hardship Relief Grant	Grant	528.00	528.00	
<b>Term Totals</b>		<b>10,901.00</b>	<b>10,901.00</b>	

Spring 2022 Term Award Detail				
<b>Spring 2022</b>		<a href="#">View Scheduled Disbursement Dates</a>		
Award Description	Category	Offered	Accepted	
Federal Pell Grant	Grant	3,122.00	3,122.00	
Fed Direct Subsidized Loan 1	Loan	2,750.00	2,750.00	
Fed Direct Unsubsidized Loan 1	Loan	1,000.00	1,000.00	
Federal Work Study	Work/Study	3,500.00	3,500.00	
<b>Term Totals</b>		<b>10,372.00</b>	<b>10,372.00</b>	

Currency used is US Dollar

Some types of aid, such as most scholarships and tuition waivers, do not require a Free Application for Federal Student Aid (FAFSA). If you did not file a FAFSA, the costs listed in the Financial Aid Summary link assume an Estimated Financial Aid Budget of living with a parent and the Expected Family Contribution will be 0. These figures may change if you file a FAFSA. Eligibility for other types of aid is determined after the results of a FAFSA are received. If no financial aid is displayed, your application may still be in progress. Please check your 'To Do List' to see if you need to submit any additional documents. Allow 4-8 weeks after all documents have been submitted for your eligibility to be determined.

[Financial Aid Summary](#)

Click Here

[Accept/Decline Awards](#)

## FINANCIAL AID SUMMARY LINK/COST OF ATTENDANCE

The equation used in determining your financial aid eligibility is found in this link.

### Financial Aid

#### Financial Aid Summary

Federal Aid Year 2022-2023

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	<a href="#">24,780.00</a>
Expected Family Contribution	0.00 -
Estimated Need	24,780.00
Total Aid	0.00 -
Remaining Need	24,780.00

Click Here

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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go to ... >>

### Financial Aid

#### Estimated Financial Aid Budget

Federal Aid Year 2022-2023

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

##### Estimated Financial Aid Budget Breakdown

##### Fall 2022

Category Description	Amount
Room and Meals	5,448.00
Books	400.00
Loan Fee	20.00
Personal Miscellaneous	1,000.00
Transportation Allowance	717.00
Tuition	4,805.00
<b>Term Total</b>	<b>12,390.00</b>

##### Spring 2023

Category Description	Amount
Room and Meals	5,448.00
Books	400.00
Loan Fee	20.00
Personal Miscellaneous	1,000.00
Transportation Allowance	717.00
Tuition	4,805.00
<b>Term Total</b>	<b>12,390.00</b>
<b>Total Cost of Attendance</b>	<b>24,780.00</b>

Currency used is US Dollar

The items listed above are based on costs associated with your academic program. These costs are estimates only and are subject to change based on changes to academic standing, as well as other factors impacting tuition and fees.

[Return](#)

- This budget is an **estimate** of your annual expenses. You should develop your 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.
- We suggest you categorize your costs by Direct (those the university will bill you) and Indirect. Try out our great budgeting tool, [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 aid type. You will also have the ability to **Accept/Decline aid** that has been offered to you.

## ACCEPT/DECLINE AWARDS LINK

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

### Financial Aid

#### Award Package

Federal Aid Year 2021-2022

Your acknowledgement and/or changes were successfully processed. Please review the awards for correctness. Remember to 'Submit' your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package. You can use the link for Request Counselor Action to communicate with and send updates to the Financial Aid Department.

Last Updated 10/20/2021 12:00:43PM

Status Revised Package

Award	Category	Career	Offered	Accepted	Accept	Decline
<a href="#">Federal Pell Grant</a>	Grant	Undergraduate	6,245.00	6,245.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Fed Direct Subsidized Loan 1</a>	Loan	Undergraduate	5,500.00	5,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">UWM Hardship Relief Grant</a>	Grant	Undergraduate	528.00	528.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Federal Work Study</a>	Work/Study	Undergraduate	7,000.00	7,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Fed Direct Unsubsidized Loan 1</a>	Loan	Undergraduate	2,000.00	2,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>			<b>21,273.00</b>	<b>21,273.00</b>		

Accept All

Decline All

Clear All

Update Totals

Currency used is US Dollar

Submit

[Account Inquiry](#)

[Return to Award Summary](#)

[Entrance Counseling](#)

go to ...  

It is very important that you **click on any aid type that has a hyperlink** for important details on the aid, including anticipated disbursement dates and additional requirements you need to complete 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 2021-2022

Award Fed Direct Unsubsidized Loan 1

Category Loan

Disbursement Date	Description	Award Amount	Fees	Net Amount
08/23/2021	Fall 2021	1,000.00	10.00	990.00
01/14/2022	Spring 2022	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. Although payments are deferred as long as you are enrolled at least half-time, interest begins to accrue as soon as funds disburse. For funds to disburse, you must have completed a Federal Direct Master Promissory Note (MPN). If you have never borrowed a student loan before you will also need to complete Entrance Loan Counseling. Please visit [studentaid.gov](http://studentaid.gov) to review detailed loan term information and to complete all requirements.

[Return to Award Package](#)

1. After reviewing your aid messages, accept/reduce or decline any funds offered to you. To accept or decline funds, click on the check box next to each item.
2. Click on the "submit" button to finalize your accepted aid.

If you do not want to accept the full amount, you can reduce the amount offered.

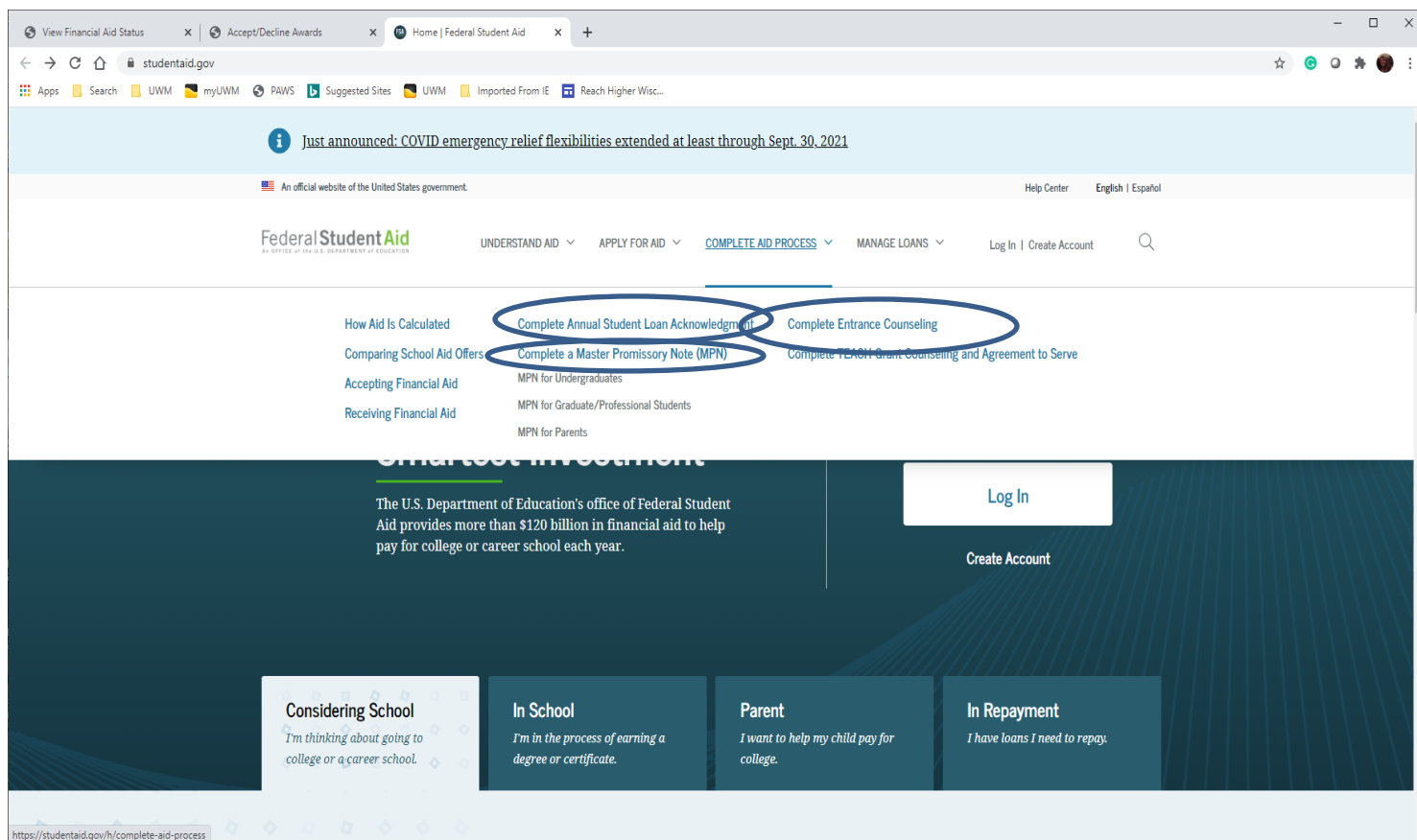
1. Accept the offer.
2. Change the amount you want to receive in the white fillable box that opens up. If the aid offered is for two semesters, you will then receive half for fall and half for spring.
3. Click on the "submit" button to finalize your accepted aid.

You have 30 days from the date the aid is posted or until June 1 before the academic year, whichever is later, to accept your aid. If you have not accepted your aid by then, we will cancel it. If you decline or we cancel your aid, you are able to request to have it re-offered as long as you are still eligible. You should notify the Financial Aid office if you are graduating in December or will not be enrolling in a term in which we offered you financial aid.

## ADDITIONAL FINANCIAL AID LINKS

## Entrance Interview Information

This link will direct you to <https://studentaid.gov/>. This is where you complete a Direct Loan Master Promissory Notes (both Direct and PLUS), entrance 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 shortly after the loan is approved. Log in using your FSA ID to get started.



## Account Inquiry

When you select Account Inquiry, you are taken to:

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 2020			9,799.00	
Fall 2020			5,600.00	
Spring 2021			5,598.00	
Total			20,997.00	

Currency used is US Dollar

[Financial Aid](#)

Important—**This is not a very good place to reference aid or charges, as it really does not help you compare expenses and aid for the entire year.** You can see in the example above, the student has pending aid for both semesters, but no charges for either.

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

summary activity charges due payments pending aid

Pending Financial Aid

View By All Terms go

Pending Financial Aid		Personalize   Find   View All	First	11-14 of 14	Last
Award	Term	Amount			
Federal Supplemental Ed Opt Gr	Fall 2020	500.00			
Wisconsin Grant	Fall 2020	1,502.00			
Federal Pell Grant	Spring 2021	3,097.00			
Total Pending Financial Aid for this view		20,997.00			

Currency used is US Dollar

Unfortunately, university charges are not available on PAWS until early August for fall and December or January for spring.

## Satisfactory Academic Progress (found in the View Financial Aid Section):

Students must be in good standing in order to remain eligible for financial aid. Click on the link to review our Satisfactory Academic Progress (SAP) policy.



**SAP Status** Meeting Satisfactory Academic Progress

For more information, go to

<https://uwm.edu/onestop/finances/receiving-financial-aid/satisfactory-academic-progress-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](#)

If you are not meeting SAP requirements, you are not eligible for financial aid. You could meet with a financial aid advisor if you think you may qualify for an appeal.

The View Scheduled Disbursement Dates is a hyperlink, but you won't see any amounts until the aid actually disburses. Disbursement begins 10 days prior to the start of a semester. If you click on it before disbursement, it will look like this:

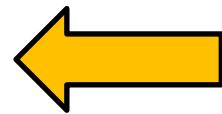
Scheduled Disbursements					
Federal Aid Year 2020-2021					
Fall 2020					
To view actual disbursements to your financial account, access Account Inquiry.					
Award Description	Category	Accepted Amount	Fee	Net Amount	Date/Time
		0.00	0.00	0.00	
<b>Term Totals</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
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. <a href="#">Account Inquiry</a> <a href="#">Return to Award Summary</a> go to ...					

## VIEW BILLING STATEMENT

Students are not mailed paper bills. They are sent an email directing them to their Online Billing Statement

1. Click on "View Billing Statement" under the Finances section.
2. Click on "Get Billing Statement." This will bring up your billing statement.

Online Billing Statement
<p><b>To view online billing statements, you need Adobe Acrobat 7.0 or higher installed on your computer. If you don't already have it, you can use the link below to go to the Adobe download site.</b></p> <p><b>Your browser may also have pop-up blocking that will prevent the statement from appearing.</b></p> <p><b>Contact the Bursar Office, 414/229-4914, <a href="mailto:bursar@uwm.edu">bursar@uwm.edu</a>, if you have questions about your statement.</b></p> <p><b>New payment and refund information can be found at <a href="http://uwm.edu/pantherpay">uwm.edu/pantherpay</a>. Additional tuition and fee information can be found at <a href="http://uwm.edu/onestop">uwm.edu/onestop</a>.</b></p> <p style="text-align: center;"> <a href="#">Get Billing Statement</a>  <a href="#">Click here to download Adobe Acrobat</a> </p>





View PAWS for charge and payment activity made after the statement date.

Failure to pay charges by the due date may result in a \$25 late payment fee and a finance charge assessment on the unpaid balance at the rate of 1% per month. Transcript, diploma and registration holds may be placed on past due charges.

Charge Description	Term	Unpaid Balance	Due Date
<b>Tuition and Fees</b>			
Undergrad Instructional Tuition	Spring 2020	\$4,045.56	2020-01-21
Mandatory Student Fee Variable	Spring 2020	\$102.20	2020-01-21
Mandatory Student Fee Fixed	Spring 2020	\$651.45	2020-01-21
L&S College Connection Tuition	Spring 2020	\$275.00	2020-01-21
<b>Housing/Meal Plans</b>			
East Single Room	Spring 2020	\$3,985.00	2020-01-21
Meal Plan Admin Fee	Spring 2020	\$864.00	2020-01-21
Meal Plan Level 2	Spring 2020	\$1,230.00	2020-01-21
<b>Admin Fees (Not term Specific)</b>			
Finance Charge		\$108.78	(Various)
<b>Total Charges Due:</b>		<b>\$11,261.99</b>	
<b>**Anticipated Aid (if applicable)</b>			
Wisconsin Grant	Spring 2020	\$1,280.00	
<b>**Anticipated Balance Due:</b>		<b>\$9,981.99</b>	

The Legislature and the Governor have authorized \$1,155,530,300 in state funds for the University of Wisconsin System during the 2019-20 academic year. This amount represents an average subsidy of \$7,939 from the taxpayers of Wisconsin for each student enrolled in the University of Wisconsin System.\*

*\*This statement is based on the provisional recommendation from the Joint Committee on Finance. To see the detailed information about charges and payments on your account, go to the Finances page on PAWS.*

**Note:** ONLINE billing statements update in real time. Any updates to your university charges or aid will be reflected online.

Anticipated Credit Balance (CR) means you will receive excess cash via a check sent to your current mailing address listed on PAWS or via ACH if you have signed up for direct deposit.

## ACCOUNT ACTIVITY

After financial aid has disbursed, a better place to review charges and payments is Account Activity. This information is located in the drop down box under Financial Aid.

The screenshot shows the PAWS (Payment and Awarding Web System) interface. On the left, under the 'Finances' tab, there are two main sections: 'My Account' and 'Financial Aid'. Under 'My Account', there are links for 'Account Inquiry', 'View Billing Statement', and 'Credit Agreement'. Under 'Financial Aid', there are links for 'View Financial Aid' and 'Accept/Decline Awards'. At the bottom of the 'Financial Aid' section, there is a dropdown menu labeled 'Account Activity' with a blue arrow next to it. To the right of the dropdown menu, there is a button with two blue arrows pointing right. On the right side of the page, there is a section titled 'Account Summary' which displays 'You owe 0.' and a list of items: 'Due Now', 'Future D', and 'Total Ac'.

Select the blue arrows next to the drop down box to get to the details. You can view by specific dates and/or terms:

## Account Activity

View by

From 07/31/2021 To 01/31/2022 Spring 2022 go

Transactions						Personalize	Find	View 10	First	1-36 of 36
Posted Date	Item	Term	Charge	Payment	Refund					
01/25/2022	Payment Plan Credit	Spring 2022		316.30						
01/25/2022	Tuition Installment Plan	Spring 2022	158.15							
01/25/2022	Tuition Installment Plan	Spring 2022	158.15							
01/15/2022	Fed Direct Subsidized Loan 1	Spring 2022		2,721.00						
01/15/2022	Fed Direct Unsubsidized Loan 1	Spring 2022		990.00						
01/15/2022	Federal Pell Grant	Spring 2022		3,122.00						
01/14/2022	L&S Instrctnl Technlgy Fee - Cities of World-Cmprv Urb Geog	Spring 2022	90.00							
01/14/2022	Minn Add'l Tuition Waiver	Spring 2022		64.89						
01/14/2022	Sch of Engineering Add'l Tuit - Intro to Database Systems	Spring 2022	64.89							
01/13/2022	CEAS Instrctnl Technlgy Fee - Intro to Operating Systems	Spring 2022	-90.00							
01/13/2022	CEAS Instrctnl Technlgy Fee - Capstone Project Preparation	Spring 2022	-30.00							
01/13/2022	L&S Instrctnl Technlgy Fee - Intro Geog Information Science	Spring 2022	90.00							
01/13/2022	Minn Add'l Tuition Waiver	Spring 2022		-64.89						
01/13/2022	Sch of Engineering Add'l Tuit - Intro to Operating Systems	Spring 2022	-64.89							
01/05/2022	Minn UG Non-Resident Tuition	Spring 2022	360.74							
01/05/2022	Undergrad Instructionl Tuition	Spring 2022	674.26							
12/20/2021	CEAS Instrctnl Technlgy Fee - Algorithm Design & Analysis	Spring 2022	-90.00							
12/20/2021	Minn Add'l Tuition Waiver	Spring 2022		-64.89						
12/20/2021	Minn UG Non-Resident Tuition	Spring 2022	-360.74							
12/20/2021	Sch of Engineering Add'l Tuit - Algorithm Design & Analysis	Spring 2022	-64.89							
12/20/2021	Undergrad Instructionl Tuition	Spring 2022	-674.26							
12/03/2021	CEAS Instrctnl Technlgy Fee - Capstone Project Preparation	Spring 2022	30.00							