

# TUTORIAL on PAWS FINANCE INFORMATION

PAWS Student Center is where you access important information including financial aid and university charges. This document will help you understand information related to both. Check PAWS and your email (UWM email if one has been assigned to you) on a regular basis. You will be sent an email if additional information is needed as well as once your financial aid is determined. In order to view your aid offer and online billing statement, you will need to log in to your PAWS Account at <https://paws.uwm.edu>.) Pictures in this document are only examples. Visit [UWM.edu/finances](https://uwm.edu/finances) for more information.

## To Do List

Note: Missing information will usually 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 details and instructions on what is needed. If you have any To Do items needed to finalize your financial aid application, that means your file is not currently being reviewed.

The screenshot displays the PAWS Student Center interface. On the right sidebar, the 'To Do List' section is highlighted with a yellow circle and a yellow arrow. It contains two items: '2021 Parent Fed Tax Transcript' and '2024 Dependent IVF', each with a 'More' link. The main content area shows the 'Finances' section with an 'Account Summary' table.

Account Summary		
You owe 0.00. Your balance due does not include pending aid.		
■ Due Now	0.00	
■ Future Due	0.00	
■ Total Account Balance		0.00

Currency used is US Dollar

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

**2024 Dependent IVF**

**Aid Year 2024**

Contact	
<b>Institution</b>	University Wisconsin-Milwaukee
<b>Admin Function</b>	Financial Aid

**Description**

You and your parents must complete all sections of a [2023-24 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.

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## 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 **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.

**Financial Aid**

### Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
<a href="#">2024</a>	University Wisconsin-Milwaukee	Federal Aid Year 2023-2024
<a href="#">2023</a>	University Wisconsin-Milwaukee	Federal Aid Year 2022-2023
<a href="#">2022</a>	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.

**Scenario #1:** If you do not see Aid Year 2024, we have not received the results of a FAFSA for 2023-24.

**Scenario #2:** If you have access to Aid Year 2024, 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:

**Late December 2022** for new students (first-time attendees at UWM)

**Mid-April 2022** for continuing students

It takes about 4-6 weeks for your file to be reviewed and finalized once all the necessary documents are received. You will be sent 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 2024 Year. Make sure to scroll down to see the aid broken down by term.

# Award Summary

Federal Aid Year 2023-2024

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

Aid Year			
Award Description	Category	Offered	Accepted
Fed Direct Subsidized Loan 1	Loan	3,500.00	0.00
Fed Direct Unsubsidized Loan 1	Loan	2,000.00	0.00
Aid Year Totals		5,500.00	0.00

Currency used is US Dollar

[College Financing Plan](#)  
[Financial Aid Summary](#)

[Satisfactory Academic Progress](#)  
[Accept/Decline Awards](#)

Fall 2023 Term Award Detail			
Fall 2023		<a href="#">View Scheduled Disbursement Dates</a>	
Award Description	Category	Offered	Accepted
Fed Direct Subsidized Loan 1	Loan	1,750.00	0.00
Fed Direct Unsubsidized Loan 1	Loan	1,000.00	0.00
Term Totals		2,750.00	0.00

Spring 2024 Term Award Detail			
Spring 2024		<a href="#">View Scheduled Disbursement Dates</a>	
Award Description	Category	Offered	Accepted
Fed Direct Subsidized Loan 1	Loan	1,750.00	0.00
Fed Direct Unsubsidized Loan 1	Loan	1,000.00	0.00
Term Totals		2,750.00	0.00

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 2023-2024

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	25,064.00
Expected Family Contribution	5,780.00 -
Estimated Need	19,284.00
Total Aid	0.00 -
Remaining Need	19,284.00

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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### Financial Aid

#### Estimated Financial Aid Budget

Federal Aid Year 2023-2024

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

##### Estimated Financial Aid Budget Breakdown

###### Fall 2023

Category Description	Amount
Living Expenses	5,490.00
Books	400.00
Loan Fee	32.00
Personal Miscellaneous	1,000.00
Transportation Allowance	800.00
Tuition	4,810.00
Term Total	12,532.00

###### Spring 2024

Category Description	Amount
Living Expenses	5,490.00
Books	400.00
Loan Fee	32.00
Personal Miscellaneous	1,000.00
Transportation Allowance	800.00
Tuition	4,810.00
Term Total	12,532.00
Total Cost of Attendance	25,064.00

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.

- This budget is an **estimate** of your annual expenses. You should develop your own individual budget.
- The amount shown as 'Living Expenses' includes an allowance for both food and housing (even if you indicated you will live with your parents).
- 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 2022-2023

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** 11/22/2022 2:28:01PM **Status** Revised Package

Award	Category	Career	Offered	Accepted	Accept	Decline
<a href="#">Federal Pell Grant</a>	Grant	Undergraduate	2,923.00	2,923.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Federal Work Study</a>	Work/Study	Undergraduate	2,500.00	2,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Federal Direct Subsidized 2</a>	Loan	Undergraduate	4,125.00	4,125.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Fed Direct Unsubsidized Loan 1</a>	Loan	Undergraduate	875.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>			<b>10,423.00</b>	<b>9,548.00</b>		

Accept All

Decline All

Clear All

Update Totals

Currency used is US Dollar

Submit

[Account Inquiry](#)

[Return to Award Summary](#)

[Entrance Counseling](#)

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 2022-2023

**Award** Fed Direct Unsubsidized Loan 1

**Category** Loan

Disbursement Date	Description	Award Amount	Fees	Net Amount
08/27/2022	Fall 2022	438.00	4.00	434.00
01/13/2023	Spring 2023	437.00	4.00	433.00

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](https://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 Student Financial Service Center if you are graduating in December or will not be enrolling in a term in which you were offered 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.

Get a Loan

Undergraduate and Graduate Loans

PLUS Loans: Grad PLUS and Parent PLUS

Master Promissory Note (MPN)

Loan Entrance Counseling

Annual Student Loan Acknowledgment

PLUS Credit Counseling

Endorse a PLUS Loan

Appeal a Credit Decision

Get a Grant

Pell Grants

TEACH Grants

Tools and Calculators

Federal Student Aid

Loan Simulator

## Account Inquiry

When you select Account Inquiry, you are taken to:

### Account Summary

What I Owe				
Term	Outstanding Charges	Pending Payments	Pending Financial Aid	Total Due
Spring 2023			6,158.00	
<b>Total</b>			<b>6,158.00</b>	

Currency used is US Dollar

Payment Center (ENABLE Popups)

[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—but that's for spring semester. Charges for spring haven't been assessed yet.

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




[Account Inquiry](#) | [Electronic Payments/Purchases](#) | [Account Services](#)[summary](#) | [activity](#) | [charges due](#) | [payments](#) | [pending aid](#)

## Pending Financial Aid

View By 

Pending Financial Aid			Personalize	Find	View All	First	1-2 of 2	Last
Award	Term	Amount						
Federal Direct Subsidized 2	Spring 2023	2,041.00						
Total Pending Financial Aid for this view		2,041.00						

Currency used is US Dollar

[Financial Aid](#) [Go to top](#)

University charges must be approved by the Board of Regents. We are hopeful they will be available earlier beginning with the Fall 2023 semester. They may be available on PAWS in June or July for fall and December 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.

#### Financial Aid

Federal Aid Year 2022-2023

**SAP Status** Meeting Satis Acad 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.

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 2022-2023

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.

[Account Inquiry](#)

[Return to Award Summary](#)

## 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**

**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.**

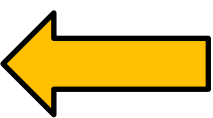
**Your browser may also have pop-up blocking that will prevent the statement from appearing.**

**Contact the Bursar Office, 414/229-4914, [bursar@uwm.edu](mailto:bursar@uwm.edu), if you have questions about your statement.**

**New payment and refund information can be found at [uwm.edu/pantherpay](http://uwm.edu/pantherpay). Additional tuition and fee information can be found at [uwm.edu/onestop](http://uwm.edu/onestop).**

Get Billing Statement

[Click here to download Adobe Acrobat](#)



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/M 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 Direct Deposit (ACH) if you have signed up.

## 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.

**Finances**

**My Account**

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

**Financial Aid**

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

Account Activity

**Account Summary**

You owe 0.

- Due Now
- Future D
- 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  To

Transactions						Personalize	Find	View 10	First	1-25 of 25
Posted Date	Item	Term	Charge	Payment	Refund					
09/02/2022	Graduation Fee	Fall 2022	40.00							
08/27/2022	Federal Direct Subsidized 2	Fall 2022		2,042.00						
08/27/2022	Federal Pell Grant	Fall 2022		2,923.00						
08/25/2022	Nelnet MCRD Credit Crd Pmt	Fall 2022		-7.06						
08/24/2022	Nelnet MCRD Credit Crd Pmt	Fall 2022		-10.46						
08/24/2022	Nelnet VISA Credit Crd Pmt	Fall 2022		-1.38						
08/24/2022	Nelnet VISA Credit Crd Pmt	Fall 2022		-0.55						
08/24/2022	Nelnet VISA Credit Crd Pmt	Fall 2022		-13.73						
08/10/2022	Nelnet MCRD Credit Crd Pmt	Fall 2022		7.06						
08/10/2022	Nelnet MCRD Credit Crd Pmt	Fall 2022		10.46						
08/10/2022	Nelnet VISA Credit Crd Pmt	Fall 2022		0.55						
08/10/2022	Nelnet VISA Credit Crd Pmt	Fall 2022		13.73						
08/10/2022	Nelnet VISA Credit Crd Pmt	Fall 2022		1.38						
07/23/2022	CEAS Instrctnl Technlgy Fee - Intro to Operating Systems	Fall 2022	90.00							
07/23/2022	L&S Instrctnl Technlgy Fee - Africa/China Relations	Fall 2022	90.00							
07/23/2022	L&S Instrctnl Technlgy Fee - Black Political Economy (D)	Fall 2022	90.00							
07/23/2022	L&S Instrctnl Technlgy Fee - Introduction to Sociology	Fall 2022	90.00							
07/23/2022	L&S Instrctnl Technlgy Fee - Intro-Stats Afr/Afr Diaspor St	Fall 2022	90.00							
07/23/2022	L&S Instrctnl Technlgy Fee - School African-Amer Life (D)	Fall 2022	90.00							
07/23/2022	Mandatory Student Fee Fixed	Fall 2022	271.35							
07/23/2022	Mandatory Student Fee Variable	Fall 2022	493.00							
07/23/2022	Minn Add'l Tuition Waiver	Fall 2022		64.89						
07/23/2022	Minn UG Non-Resident Tuition	Fall 2022	2,273.40							
07/23/2022	Sch of Engineering Add'l Tuit - Intro to Operating Systems	Fall 2022	64.89							
07/23/2022	Undergrad Instructionl Tuition	Fall 2022	4,045.56							

Currency used is US Dollar

[Payment Center \(ENABLE Popups\)](#)

## MAKING A PAYMENT

The easiest way to make a payment is online using the link in your PAWS Student Center called **Payment Center**.

The screenshot shows the PAWS Student Center interface. On the left, a sidebar contains links for 'My Account' (Account Inquiry, View Billing Statement, Credit Agreement) and 'Financial Aid' (View Financial Aid, Accept/Decline Awards). A dropdown menu is set to 'other financial...'. The main content area has a message: 'You have no outstanding charges at this time.' Below this is the 'Account Summary' section, which states: 'You owe 0.00. Your balance due does not include pending aid.' A table follows with the following data:

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

Below the table, it says 'Currency used is US Dollar'. At the bottom, a link 'Payment Center (ENABLE PopUps)' is circled in black.

There are no additional fees if you pay using an electronic check. If you are unable to pay in full, you can consider the Payment Plan. Additional information on payment plans and making payments can be found under the Billing heading at [uwm.edu/finances](http://uwm.edu/finances).

Please contact the [Student Financial Service Center](#) (the place for all questions related to billing, financial aid, and scholarships) with any questions.