

Loan Self-Certification Information

Students who have not submitted a FAFSA should skip to the next page.

1. Access the Loan Self-Certification Form. Please be aware that this is not a loan application, it is a required follow-up to the loan application you have submitted to your lender. Your lender will provide this form either electronically or on paper after you have submitted a loan application to them. You should use the form provided by the lender as it may include an identification number to match the application. If you no longer have the original form from your lender and need an extra copy, you can print a generic form with link [Private Education Loan Applicant Self-Certification Form](#) or pick it up from Mellencamp Hall Room 162.
2. Log into your PAWS account to find the necessary information to complete Section 2 on the form.
3. Under “Finances,” click on “View Financial Aid.”
4. Select the aid year. If seeking a loan for summer, please be aware that summer is considered a continuation of the prior aid year.
5. Click on the “Financial Aid Summary” link found on the “Award Summary” page.
6. View the “Estimated Financial Aid Budget” page to see your cost of attendance information. This is the information needed for Section 2 (letter A). If you are applying for a loan for a single term, use the number listed for “Term Total” under the term you wish to borrow. If you are applying for a loan for the full academic year (fall/spring), use the number listed as “Total Cost of Attendance.”
7. Go back to the “Award Summary” page to answer letter B. If you are requesting a loan for the entire academic year, use the amount listed for “Aid Year Totals” under the “Offered” column. If requesting a loan for a single term, use the amount listed under “Term Totals” for the term you wish to borrow.
8. In Section 3 of the form, you are asked for the “Period of Enrollment Covered by the Loan.” Please list the start and end dates of the specific term(s) being requested. Examples¹:
 - a. Fall 20XX/Spring 20XX → September 20XX – May 20XX
 - b. Fall 20XX Only → September 20XX – December 20XX
 - c. Winterim 20XX → September 20XX - January 20XX
 - d. Spring 20XX Only → January 20XX – May 20XX
 - e. Summer 20XX → May 20XX – August 20XX
9. Send the completed form to the lender you have chosen for a loan. Please contact the lender if you have questions on how to submit this form.

¹ The “XX” used in the examples should be replaced with the appropriate aid year(s).

It is strongly recommended that you complete a FAFSA at <https://studentaid.gov/> before receiving a private loan. Regulations have lengthened the private loan application process and the time frame of disbursement, so they are no longer the “quicker” option over the FAFSA. Most students are eligible for a federal loan, which may offer more beneficial terms. Please complete the FAFSA first even if it is just to reduce the amount of the private loan you will receive. If you will not complete a FAFSA, please notify Student Financial Services.

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2. Use the “Cost of Attendance” information listed at <https://uwm.edu/onestop/finances/cost-of-attendance/> to determine the cost of attendance for the loan period requested. You can also get a copy of the information from Mellencamp Hall Room 162.
3. Answer 0 for “Estimated Financial Assistance,” unless you are receiving outside aid such as scholarships or waivers.
4. In Section 3 of the form you are asked for the “Period of Enrollment Covered by the Loan.” Please refer to the example listed in Step 8 of the previous section of this document.
5. Send the completed form to the lender you have chosen for a loan. Please contact the lender if you have questions on how to submit this form.