

2025 UWinteriM Aid Information Sheet & Application

To be considered for UWinteriM aid:

Your eligibility cannot be determined until AFTER you have registered for 3 credits AND you must complete a minimum of six credits as an undergraduate student or four credits as a graduate student at UWM during the fall 2024 semester.

Expenses used in determining a student’s eligibility are tuition/fees and books. If you are in a study abroad program, those additional costs will also be considered when determining eligibility for UWinteriM loans and Wisconsin Study Abroad grants.

You must complete the necessary requirements by the deadlines outlined below:

As soon as possible	If you have not already done so, submit your 2024-2025 Free Application for Federal Student Aid (FAFSA). <i>Do not use the 2025-2026 FAFSA for UWinteriM. Complete and submit the attached supplement.</i>
October 19, 2024	Approximate date registration for UWinteriM begins. <i>Your registration must be confirmed for 3 credits before your eligibility can be determined.</i>
December 1, 2024	2024-2025 FAFSA must be received at the federal processing center.
January 2, 2025	DEADLINE. You must be registered for a minimum of 3 credits and all documents required to determine your UWinteriM eligibility (FAFSA results, Supplement, and any additional required documents, etc.) must be received by the Financial Aid Department.
February 15, 2025	Last day to complete electronic Master Promissory Note for a loan for UWinteriM.

Students must meet the Financial Aid Academic Progress Standards to be considered for aid.

Eligibility:

In most cases, aid for UWinteriM will be limited to your remaining academic year Direct Loan eligibility.

To determine your remaining loan eligibility, perform the following calculation:

Determine your grade level and dependency status. Loans for UWinteriM are based on your grade level during the fall semester.

Subtract the amount of any fall and spring Direct Loans from the amount listed in the chart below. If the calculation results in a positive number, you will be packaged for that amount, or the amount of tuition and books, whichever is less.

	Dependent	Independent
Freshman	5,500	9,500
Sophomore	6,500	10,500
Junior	7,500	12,500
Senior	7,500	12,500
Graduate		20,500

If you have reached, or are close to reaching, the cumulative loan maximums, you may not be eligible for these amounts.

If you are a dependent student and have already been offered your academic year loan maximum, your parent may apply for a Federal Direct Parent PLUS Loan (which requires credit approval) or you may wish to consider borrowing a Private Alternative Loan.

If you are an independent student and have already been offered your academic year loan maximum, you may wish to consider borrowing a Private Alternative Loan.

If you are a Graduate Student and have already borrowed your academic year loan maximum, you may wish to apply for a Federal Direct Graduate PLUS loan (which requires credit approval).

For details on the Parent PLUS, Grad PLUS, and Private Alternative Loans, review the Loan section of our website, uwm.edu/onestop/finances/loans/. All loans should be applied for online. Apply for a PLUS Loan at studentaid.gov and compare Private Alternative Loans at uwm.edu/fastchoice.

Enrollment:

You must be enrolled in at least three credits by January 2, 2025, to be considered for aid. Your eligibility for aid cannot be determined until your registration for 3 credits can be confirmed. You are, therefore, encouraged to register early so that your aid can be determined before your bill is due.

You must have been enrolled and completed a minimum of six credits as an undergraduate student or four credits as a graduate student at UWM during the fall 2024 semester to be evaluated for UWinteriM aid.

Awards:

Eligibility will be posted to PAWS during the first week in December and on a weekly basis thereafter. Students will be notified of their UWinteriM aid via email.

Disbursement:

UWinteriM aid will begin disbursing on or about December 9, 2024. Funds will continue to be disbursed weekly for those that are processed later. To have your funds disbursed in time to pay your bill, it is recommended that you have all requirements completed no later than December 1, 2024.

The Bursar Office will apply your aid to your tuition charges the first working day after your funds are disbursed. Any excess, which may have been offered to help you pay for books, is processed by the Bursar Office. If you have signed up for direct deposit, you will see the funds there. Otherwise, please allow an additional week for processing of a paper check and mail delivery.

Academic Progress Standards:

Undergraduate students are expected to complete 66.67% of all attempted credits; Graduate students must complete 50% of all attempted credits. This is a cumulative calculation. If you receive aid for UWinteriM, your Academic Progress status will not be determined until after grades for UWinteriM are posted. For UWinteriM, attempted credits are based on enrollment as of the first day of UWinteriM classes. For details, please visit the [Academic Progress Standards](#) section of our website.

Email address: finances@uwm.edu



2025 UWinteriM Application
Deadline: January 2, 2025

Mellencamp Hall, Room 162
2442 E. Kenwood Blvd
P.O. Box 469
Milwaukee, WI
53201-0469
414 229-4541 phone
414 229-5699 fax
.uwm.edu/finances
finances@uwm.edu

Name: _____ Campus ID _____

Email Address: _____ Telephone # _____

- I acknowledge that I have read, understood, and agreed to meet the requirements listed on the 2025 UWinteriM Financial Aid Information Sheet.

Check all that apply:

- I would like to be considered for any remaining Federal Direct Loan eligibility.
I have/will be applying for other loan funding. (Parent PLUS, Grad PLUS, or Private Alternative Loan.)
I will be studying abroad for UWinteriM. Note: If you would like funds to be applied to your study abroad program fees, complete a Student Financial Aid Authorization form. It will allow the Bursar Office to apply your financial aid funds toward your study abroad program fees.
I will be graduating after completing my UWinteriM courses(s).

Signature _____ Date _____

Return this application (and the Student Financial Aid Authorization Form if you are studying abroad) to the Student Financial Service Center. Details are at the top of this page.