

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 www.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:

Academics

My Class Schedule
Shopping Cart
My Planner

other academic...

Deadlines URL

| This Week's Schedule | |
|--------------------------------|---|
| Class | Schedule |
| ATM SCI 109-201 LEC (48896) | ONLINE WEB |
| ELECENG 301-001 LEC (46160) | TuTh 4:00PM - 5:15PM Engineer & Math Sciences E190 |

[weekly schedule ▶](#)

SEARCH FOR CLASSES

Holds

No Holds.

To Do List

2015 Stud Fed Tax Transcript
2017 Independent IVF

[more ▶](#)

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

| Item List | |
|--|---------------|
| To Do Item | Descr |
| 2015 Stud Fed Tax Transcript | Financial Aid |
| 2017 Independent IVF | Financial Aid |

2017 Independent IVF

Aid Year: 2017

Academic Institution: University Wisconsin-Milwaukee

Administrative Function: Financial Aid

Description

You (and your spouse if applicable) must complete a 2016-17 Independent Student Verification and Instructions Form. Please print this from the Forms link on the Financial Aid website or directly from: http://www4.uwm.edu/financialaid/OnlineForms/upload/1617_Independent-Verf-Worksheet_02122016.pdf and submit to: UW-Milwaukee Department of Financial Aid P.O. Box 469 Milwaukee WI 53201. 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.

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

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 |
|----------------------|--------------------------------|----------------------------------|
| 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.

go to ...  

If you see a link for 2017—this means we have received FAFSA information for 2016-2017. However, if you click on it before you have awards offered, you won't see anything:

Financial Aid

Self-Service Links

Federal Aid Year 2015-2016

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](#)

go to ... 

The earliest awards for an academic year are determined is mid-March for new students and mid-June 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 2016-2017

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 | 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 |
| Aid Year Totals | | 9,000.00 | 0.00 |

Currency used is US Dollar.

[Financial Aid Summary](#)

[Satisfactory Academic Progress](#)

ACCEPT/DECLINE AWARDS

[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 2016**[View Scheduled Disbursement Dates](#)

| Award Description | Category | Offered | Accepted |
|--------------------------------|------------|-----------------|-----------------|
| Fed Direct Subsidized Loan 1 | Loan | 2,250.00 | 2,250.00 |
| Fed Direct Unsubsidized Loan 1 | Loan | 1,000.00 | 1,000.00 |
| Federal Work Study | Work/Study | 1,250.00 | 1,250.00 |
| Term Totals | | 4,500.00 | 4,500.00 |

Spring 2017[View Scheduled Disbursement Dates](#)

| Award Description | Category | Offered | Accepted |
|--------------------------------|------------|-----------------|-----------------|
| Fed Direct Subsidized Loan 1 | Loan | 2,250.00 | 2,250.00 |
| Fed Direct Unsubsidized Loan 1 | Loan | 1,000.00 | 1,000.00 |
| Federal Work Study | Work/Study | 1,250.00 | 1,250.00 |
| Term Totals | | 4,500.00 | 4,500.00 |

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](#)

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.

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

Financial Aid**Financial Aid Summary****Federal Aid Year 2016-2017**

The information below is a calculation of your estimated need.

| | |
|--------------------------------|-------------|
| Estimated Financial Aid Budget | 28,038.00 |
| Expected Family Contribution | 16,089.00 - |
| Estimated Need | 11,949.00 |
| Total Aid | 9,000.00 - |
| Remaining Need | 2,949.00 |

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.

[Return](#)

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.

Financial Aid

Estimated Financial Aid Budget

Federal Aid Year 2016-2017

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

Estimated Financial Aid Budget Breakdown

Fall 2016

| Category Description | Amount |
|--------------------------|------------------|
| Room and Meals | 5,175.00 |
| Books | 400.00 |
| Loan Fee | 34.00 |
| Personal Miscellaneous | 1,000.00 |
| Transportation Allowance | 653.00 |
| Tuition | 6,757.00 |
| Term Total | 14,019.00 |

Spring 2017

| Category Description | Amount |
|---------------------------------|------------------|
| Room and Meals | 5,175.00 |
| Books | 400.00 |
| Loan Fee | 34.00 |
| Personal Miscellaneous | 1,000.00 |
| Transportation Allowance | 653.00 |
| Tuition | 6,757.00 |
| Term Total | 14,019.00 |
| Total Cost of Attendance | 28,038.00 |

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.

[Return](#)

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!](#)

Select the hyperlink for Expected Family Contribution to see the results of your FAFSA. If the budget reflects costs for one semester, the EFC should also reflect the contribution for the same enrollment period.

Expected Family Contribution

Federal Aid Year 2016-2017

The Expected Family Contribution is an estimate based on the information you submitted.

Expected Family Contribution Breakdown

| | 2016-2017 Aid Year | Winterim/Summer Terms |
|------------------------------------|--------------------|-----------------------|
| Contribution from Parents | 16,089.00 | 0.00 |
| Contribution from Student | 0.00 | 0.00 |
| Total Expected Contribution | 16,089.00 | 0.00 |

Currency used is US Dollar.

The information you report on your FAFSA is used to determine your EFC. Your EFC is not the amount of money your family will have to pay for college nor is it the amount of aid you will receive. It is simply used by the school to determine your eligibility for aid.

[Return](#)

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 |
|----------|--------------------------------|----------------------------------|
| 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.

go to ...  

Select 2017 for the 2016-17 Academic Year. This will take you to your:

Financial Aid

Award Package

Federal Aid Year 2016-2017

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: 03/10/2016 10:25:38AM **Status:** New Package

| Award | Category | Career | Offered | Accepted | Accept | Decline |
|--------------------------------|------------|---------------|-----------------|-------------|--------------------------|--------------------------|
| 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"/> |
| Total | | | 9,000.00 | 0.00 | | |

Currency used is US Dollar.

accept all

decline all

clear all

update totals

SUBMIT

[Account Inquiry](#)

[Request Counselor Action](#)

[Return to Award Summary](#)

[Entrance Interview Information](#)

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 2016-2017

Award: Fed Direct Unsubsidized Loan 1

Category: Loan

| Disbursement Date | Description | Award Amount | Fees | Net Amount |
|-------------------|-------------|--------------|-------|------------|
| 08/27/2016 | Fall 2016 | 1,000.00 | 10.00 | 990.00 |
| 01/13/2017 | Spring 2017 | 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. Borrowers must have a Master Promissory Note (MPN) on file. This requirement can be completed online at <https://studentloans.gov>. If you have never borrowed a student loan before, you will also need to complete Entrance Loan Counseling on the same site. For more details, review the UWM Financial Aid Handbook, available on our website, www.financialaid.uwm.edu.

[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](#)

[Request Counselor Action](#)

[Return to Aid Year Selection](#)

[Entrance Interview Information](#)

go to ...

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 2016-2017

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

Request Type:

New Request

Enter request details:

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, or 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 |
| Fall 2014 | | | 7,249.00 | |
| Spring 2015 | | | 7,249.00 | |
| Total | | | 14,498.00 | |

Currency used is US Dollar.

[MAKE A PAYMENT](#)

Financial Aid

Account Inquiry **Electronic Payments**

Summary Activity Charges Due Payments Pending Aid

go to ...

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

Account Inquiry | **Electronic Payments**

summary | activity | charges due | payments | **pending aid**

Pending Financial Aid

View By All Terms

| Pending Financial Aid | | |
|--|-------------|-----------------|
| Find View All | First | 1-5 of 5 |
| Award | Term | Amount |
| Fed Direct Subsidized Loan 1 | Fall 2016 | 2,226.00 |
| Fed Direct Unsubsidized Loan 1 | Fall 2016 | 990.00 |
| Fed Direct Subsidized Loan 1 | Spring 2017 | 2,226.00 |
| Fed Direct Unsubsidized Loan 1 | Spring 2017 | 990.00 |
| Total Pending Financial Aid for this view | | 6,432.00 |

First 1-5 of 5 Last

Currency used is US Dollar.

[Financial Aid](#)

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://www4.uwm.edu/housing/apply/rates/index.cfm>. You can see prior year tuition charges on the Bursar website, <http://www4.uwm.edu/bfs/depts/bursar/tuition-rate-schedules.cfm> or review the [UWM Total Cost Estimator](#) page. Because tuition for 2016-2017 has been frozen, our estimates should be quite close to actual.

Satisfactory Academic Progress:

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

Financial Aid

Award Summary

Federal Aid Year 2016-2017

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 | 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 |
| Aid Year Totals | | 9,000.00 | 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 2016-2017

SAP Status Meeting Sat Acadm Progress

For more information, go to: http://www4.uwm.edu/financialaid/EligConsInfo/academic_progress_standards.cfm

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](#)