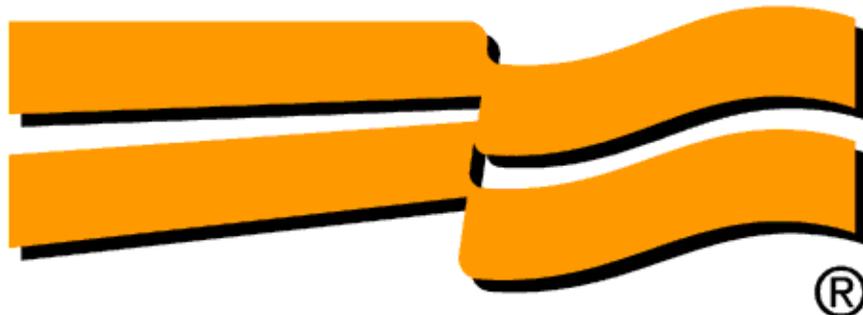


2017-2018

Financial Aid Handbook

UWM



UNIVERSITY of WISCONSIN
MILWAUKEE

Guide to the Financial Aid Process
**** Required Reading ****
For all Financial Aid Recipients

**UW-Milwaukee
2017-18 Financial Aid Handbook
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Mission Statement

Our mission is to provide assistance to students and their families in meeting the financial costs of attaining a degree in higher education. This supports the University's goals of encouraging economic, social, cultural, and academic diversity in the student body, by providing educational opportunity to all students.

Guide to Your Financial Aid

Congratulations on your decision to pursue your academic career at the University of Wisconsin—Milwaukee! By filing a FAFSA, you have taken an important step to financing your education. Review this document for **additional steps needed** to make sure the funds offered to you disburse on time and for help determining whether or not you will need additional resources to help cover your educational expenses which includes paying all university charges by the final due date of each semester.

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Milwaukee, WI
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414 229-4541 phone
414 229-5699 fax
www.uwm.edu/financialaid
finaid@uwm.edu

PAWS

PAWS stands for [Panther Access to Web Services](#). Students are encouraged to check their PAWS Self-Service account often. After you are offered financial aid, this is where you must view your awards. You will need to access your PAWS account in order to accept, reduce, or decline all aid offered to you. You will also need to review additional information about the aid offered. If additional information is needed, you will see items in your To Do List. A great resource on how to review all of this information, as well as your billing statement, is the PAWS Financial Aid Tutorial.

[PAWS Financial Aid Tutorial](#)

To Do Checklist

Use this checklist as a guide to finishing all the requirements necessary to fund your education:

- ✓ 1. File a FAFSA-Done if you have an aid offer.
2. Read your emails—year round. We use your UWM email address.
3. Review your PAWS TO DO List and submit items in a timely manner.
4. Read this handbook for details on how to access the funds offered.
5. Review the [PAWS Financial Aid Tutorial](#) to understand your billing statement and how your aid is applied to your bill.
6. Accept/Reduce/or Decline your aid within 30 days or by June 1, whichever is later.
7. Complete required [master promissory notes \(MPNs\)](#)—this is your loan application.
8. Complete required [Entrance Loan Counseling](#).
9. [Notify us](#) if you **aren't or won't be a fulltime** student (enrolled in less than 12 credits as an undergraduate or less than 8 as a graduate student).
10. [Notify us](#) if you will receive other types of assistance not reflected on your award.
11. Develop your own individual budget **FOR THE YEAR** in order to [determine](#) if you have enough funding or if you must apply for [additional loans](#).

Your Financial Aid Offer

- Financial aid applicants are sent an email when their aid has been determined.
- Awards are based on the results of your FAFSA (EFC), financial need, eligibility for the various programs, and [the estimated cost of attendance](#).
- Read the descriptions of the types of aid you have been offered before accepting or declining any of them.
- Awards may be tentative pending confirmation of fund availability. We use the best information available at the time your eligibility is determined.
- **Aid not accepted within 30 days of being offered or by June 1, whichever is later, will be canceled.** If you are unsure whether or not to accept Federal Work-Study or a Federal Perkins Loan, accept it now to have the funds reserved for you. Direct Loans and Pell Grants can be reinstated; **other funds may no longer be available once canceled. Anyone offered a Federal Perkins loan must have a first disbursement posted by September 30, 2017, or the entire loan will have to be canceled.**
- Making revisions to your FAFSA, or receiving assistance from outside sources, may affect the amount, as well as the type(s) of assistance you are eligible to receive.
- Print and keep a copy of your initial award and any subsequent revised awards.
- The award offered reflects your eligibility for fall and/or spring semester. If you have not been offered aid for a semester in which you plan to attend, and you believe you are eligible to receive financial aid, please [contact us](#).
- If you are enrolling at UWM for one semester only, but have received an award offering two semesters of aid, [notify our office](#) so we can make the revision for you.
- Undergraduate students who will graduate in fall must have any Direct Loan funds prorated. This means the amount of Direct Loan ultimately offered will be based on the number of credits you are taking.
- If your status will change during the academic year, notify our office, as your award will need to be revised. (Example—undergraduate student for fall and graduate student for spring or vice versa.)
- While we would prefer that you notify us if you will not be enrolling, all undisbursed aid will be canceled 15 days after the beginning of the semester if you have not registered for classes or you are in an ineligible status.
- Your fall and spring aid will be canceled if you do not attend the fall semester for a minimum of six credits as an undergraduate or four credits as a graduate student. Please notify us if you want to be re-evaluated for a spring only award. You will need to notify us if you attended a different college or university during the fall semester.
- If you have been offered aid by another institution for the same enrollment period, you will need to have that school cancel the pending aid before we will be able to disburse your aid. If you are a transfer student, aid received for the same academic year must be taken into consideration when determining your remaining eligibility. If you received aid at another university for a summer term, please let our office know.

Shopping Sheet

The [Financial Aid Shopping Sheet](#) (PDF) is a consumer tool that participating institutions will use to notify students about their financial aid package. It is a standardized form designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school. Students who have been offered financial aid will see this as a link on their PAWS account.

How Your Financial Aid Eligibility is Determined

Eligibility Requirements

To be *offered* federal, state, or institutional funds administered by UWM's Financial Aid Office, you must:

1. File a [FAFSA](#) each year.
2. Be admitted to UWM in a degree-granting program or as an eligible [non-degree student](#).
3. Have a high school diploma or a General Education Development (GED) certificate.
4. Be a U.S. citizen or an eligible non-citizen.
5. If male, be registered with [Selective Service](#).
6. Have a valid Social Security Number.
7. Not be in default on a student loan. Review your federal loans at www.nslds.ed.gov.
8. Not owe an overpayment on any federal (Title IV) aid.
9. Not have a [conviction for a drug-related offense](#) that occurred while receiving federal assistance.
10. Not be delinquent on court-ordered child support and/or maintenance (this applies only to State of Wisconsin-controlled grants).
11. Certify that you will use student aid only for educational purposes.
12. [Not be incarcerated](#). Students with criminal convictions have [limited eligibility](#). Federal law requires students to inform the Financial Aid Office of their incarceration.

In addition to the above requirements, to *receive* aid, you must:

13. Be enrolled in a minimum of six credits as an undergraduate student (except for Pell Grant consideration), four credits as a graduate student, or three credits as a dissertator. This is considered half-time enrollment and most financial aid programs *require at least this enrollment level*. *Audit credits do not count*. However, a student who has been offered a Federal Perkins Loan, Federal Supplemental Opportunity Grant or Federal Work-study, may be able to retain a prorated portion of those funds.
14. If retaking a class you already passed (e.g., to receive a better grade), the course may be repeated only once to be counted toward enrollment status for financial aid eligibility. If this passed course continues to be repeated, Title IV federal funds can no longer pay for this repeated course.
15. Not be receiving financial aid from another institution for the same enrollment period. Students can only receive aid from one institution at a time—even if enrolled at two schools. However, in some cases, your enrollment and costs at another institution may be considered when determining your financial aid eligibility at UWM. This generally only makes a difference if you are enrolled at UWM less-than full-time and are the recipient of Federal Pell Grant funds. For more information, review our [Consortium Agreement](#).
16. Meet the [Academic Progress Standards](#) as defined by the Financial Aid Office.
17. Establish and maintain eligibility for the programs for which aid is received.

Students who have already satisfied all the requirements for their degree, but have not yet graduated, are not eligible for Title IV aid.

The following equation is used in determining financial aid eligibility:

$$\begin{aligned} &\text{Cost of Attendance (COA)} \\ &\text{- Expected Family Contribution (EFC)} \\ &= \text{Financial Need} \end{aligned}$$

The following paragraphs explain how these figures are developed. You can see the actual figures used in determining your aid via your PAWS account. (Review [PAWS Financial Aid Tutorial](#) for details.)

COA/ Estimated Financial Aid Budget

The actual cost to attend UWM is different for each student, depending on variables such as degree program, housing and lifestyle choices, special course fees, and individual needs. **The Estimated Cost of Attendance (COA)** is an average figure used by the Financial Aid Department in determining financial aid eligibility. This figure includes **estimates** of direct costs (university charges you will need to pay UWM) as well as indirect costs (educational and living expenses not paid to UWM). Because we use averages, the figures may vary slightly from other published figures. Categories included in the COA are: tuition and fees, room and meals (no room allowance if you are living with a parent), books and supplies, personal/miscellaneous expenses, transportation, and loan fees. The amounts for these categories are shown below.



2017-2018 ESTIMATED COST OF ATTENDANCE 9 Month Enrollment Period

	Living with Parent	Living On or Off Campus
Tuition/Fees*	<i>WI Undergraduate:</i> \$9,534	<i>WI Undergraduate:</i> \$9,534 <i>WI Graduate:</i> \$11,830
Books/Supplies	\$800	\$800
Room	\$0	<i>Undergraduate:</i> \$6,640 <i>or Graduate:</i> \$9,890
Meals	\$3,920	\$3,920
Transportation	\$1,306	\$1,306
Personal/Misc.	\$2,000	\$2,000
Totals for the Year	<i>WI Undergraduate:</i> \$17,560	<i>WI Undergraduate:</i> \$24,200 <i>WI Graduate:</i> \$29,746

Tuition Charges

Resident Undergraduate Tuition	Based on 12-18 credits both semesters	\$ 9,534
MN Reciprocity Undergraduate Tuition	Based on 12-18 credits both semesters	\$13,578
Midwest Student Exchange (UGRD)	Based on 12-18 credits both semesters	\$13,580
Non-Resident Undergraduate Tuition	Based on 12-18 credits both semesters	\$20,814
Resident Graduate Tuition	Based on 8 or more credits both semesters	\$11,830
MN Reciprocity Grad Tuition	Based on 8 or more credits both semesters	\$18,008
Midwest Student Exchange (Grad)	Based on 8 or more credits both semesters	\$17,024
Non-Resident Graduate Tuition	Based on 8 or more credits both semesters	\$24,868

As you create your own budget and plan for the school year, we encourage use of our online tool, the [UWM Total Cost Estimator](#). By using this tool, you may start thinking of things you could do, and choices you can make, to help you reduce your costs. While it might be nice to have a single room or apartment, sharing these

costs with roommates may make more fiscal sense if you have to borrow loans in order to pay the bills. You should also save as much money as possible from summer employment.

Expected Family Contribution

Expected Family Contribution (EFC) reflects your (and your family, if you are considered a dependent student) ability to contribute to the cost of attendance. The calculations used to determine the EFC are based on a federally mandated formula known as federal methodology. The formula uses the information you supplied on your Free Application for Federal Student Aid (FAFSA). If you filed your FAFSA electronically, this figure was previously provided to you.

The EFC is not the amount you pay. The actual offer of financial aid is based on both your demonstrated financial need as well as the availability of funds. It is not unusual for campus-based funds to be depleted early in the processing cycle. Your file was given maximum consideration for all funds available at the time your eligibility was determined. Most financial aid programs require that you have financial need to be eligible to participate. However, there are a few programs that don't require financial need. What you should do is take your budget figure and subtract the amount of financial aid you are eligible to receive. The result will be your actual contribution. In other words, your calculations will look like:

$$\begin{array}{r} \text{Your Direct Costs} \\ - \quad \text{Financial Aid Offered/Accepted} \\ = \quad \text{Amount Student/Family Will Need to Contribute for} \\ \quad \text{Direct Costs through savings, work, private scholarships,} \\ \quad \text{and/or additional loans} \end{array}$$

Special Circumstances

If you/your family have special circumstances that you believe should have been taken into consideration—for example an income source is no longer being received or a significant change in income is expected for 2016 or 2017—we may be able to make adjustments for you based on your actual 2016 income or expected 2017 income. You can contact a financial aid advisor or review the Special Circumstances form found on our website and submit it to our office. We will review it and let you know if any additional documentation is required. Students must have already submitted the 2017-18 FAFSA and have been offered financial aid based on actual information before a special circumstance request will be accepted. If verification has not already been completed, documents needed to complete this process will be some of the documentation required.

Just for Graduate Students

Graduate students are initially evaluated for a Federal Direct Unsubsidized Loan and awards assume full-time enrollment (eight or more credits). **If you will not be enrolled in at least eight graduate credits** for a given semester, you must notify our office and report the number of credits you plan on taking. This must be done in order for your aid to disburse. Although some Graduate School programs may consider your enrollment status to be full-time with less than eight credits, (often the case for students with an assistantship), our office needs to adjust the tuition component of your cost of attendance based on your *actual* credit level. [Contact us](#) as soon as possible with the exact number of credits you will enroll in if you plan to take less than eight credits in fall or spring.

In order to qualify for federal aid, graduate students must register for at least 4 *graduate level* credits. If you register for a three-credit graduate level course and a one-credit undergraduate level sport and recreation course, you **will not** qualify for aid. However, if you are taking undergraduate coursework *that applies* to your graduate program, you *may* be eligible for graduate level loan limits when enrolled in at least four credits. If this

scenario applies to you, our office will require you to provide appropriate documentation from your academic advisor before we can determine your loan eligibility and/or allow any loan to disburse.

Dissertator students—if you are utilizing financial aid, you are encouraged to complete your Application for Doctoral Dissertator Status as soon as eligible. If your Dissertator Status has not been reviewed and updated in PAWS prior to the start of disbursement, please be aware that your financial aid award will likely need to be adjusted and may result in you having to return financial aid funds previously provided. If you expect you will obtain dissertator status by the term add/drop deadline, it is advisable that you ask for the lower dissertator rate to prevent a subsequent return of funds. Please review the [dissertator status policy](#).

Important: If you are receiving a fellowship from the university (which may include a monthly stipend and/or tuition waiver), and it *does not* appear in your financial aid award in PAWS, you must [notify us](#). Fellowships, scholarships, traineeships, Chancellor’s Graduate Student Awards, and most other educational resources must be included when determining your eligibility for federal student aid, and you should report them to us at the time they are offered to you. Teaching, Project, and Research Assistantships (TAs/PAs/RAs) do not affect your eligibility for financial aid, however, if you file a FAFSA next year, you should report assistantships as income. Our office must report all of these resources annually to the University of Wisconsin System.

The maximum annual limit for a graduate level Federal Direct Unsubsidized Loan is \$20,500. If your estimated cost of attendance exceeds this, you can consider borrowing additional loans through either a [Grad PLUS Loan](#) or a [Private Alternative Loan](#).

Non-Degree Students

Students classified as [Non-Degree Students](#) are generally not eligible for financial aid. Exceptions can be made for those [enrolled in eligible certificate programs](#) or those taking prerequisite courses for admission to a UWM degree or certification program. In those cases, students must document eligibility on a [Non-degree Enrollment Verification form](#) and have the form submitted to the Financial Aid Office as early as possible.

Second degree, students pursuing teaching certification, and non-degree students who are eligible for financial aid will only be offered Federal Direct Loan assistance.

Types of Aid

Most financial aid programs have a limit to either the aggregate dollar amount (in the case of loans) or how many semesters (grants) a student can receive certain aid types. In addition to these limits, students must also adhere to the [Academic Progress Policy](#) limits.

Students are evaluated for [Scholarships, Grants, Loans](#), and [Student Employment](#). We encourage you to visit these links for more detailed information on the programs that you have been offered.

[Scholarships](#)

A scholarship is gift aid. In most cases, scholarships do not have to be repaid if the enrollment period is completed. Scholarships are a valuable part of college financing and are typically given in recognition of a student’s achievement.

Grants

A grant does not have to be repaid. Eligibility is based on EFC, financial need, and additional requirements determined by the individual program. All require that a FAFSA be submitted and recipients meet general eligibility requirements unless indicated otherwise.

- ✓ Federal grants are funded through the Federal Government
- ✓ Wisconsin Grants are funded through the state of Wisconsin and require Wisconsin residency and attendance at a Wisconsin college.

Select the link for each program to review additional information.

Graduate students and undergraduates with bachelor's degrees are not eligible for grant funds unless specifically indicated in the descriptions.

Federal Pell Grant

The largest Federal grant program, awards range from \$593 to \$5,920 per academic year and are offered to students with the lowest EFC as determined by a federal formula. The amount is prorated for less than full-time enrollment. Unlike other aid programs, you may be eligible for a limited amount if you are enrolled less than half-time.

Regulations limit the receipt of a Federal Pell Grant to a lifetime limit of up to six full-time years (600%). This includes community colleges, vocational schools and four year public and private universities. This limit will be tracked by the U.S. Department of Education. Each full-time semester counts as 50%.

Federal Supplemental Educational Opportunity Grant

Applicants must be eligible for a Federal Pell Grant to be considered for this grant. Federal guidelines stipulate that these funds be awarded to the neediest students which our office defines as those with a zero EFC. Funds are limited, so you should file the FAFSA as early as possible to be considered. The maximum award is \$1,000 per academic year and the award may be reduced for less than full-time enrollment.

Federal TEACH (Teacher Education Assistance for College and Higher Education) Grant

Not based on need, this program provides up to \$4,000 for students who are enrolled full-time in an **undergraduate or graduate program** of study that will lead to a teaching degree. You must sign an agreement to serve in high-need field areas (e.g. bilingual education and English language acquisition, foreign languages, mathematics, reading, science, special education) and teach in a school designated as serving low-income students. Failure to complete this obligation, however, will convert all amounts of TEACH Grants received to a Federal Direct Unsubsidized Loan with interest added from the date the original grant was disbursed. More information is available here: <https://studentloans.gov/myDirectLoan/index.action>.

Federal Iraq and Afghanistan Service Grant

For undergraduate students without a bachelor's degree who had a parent die as a result of military service in Iraq or Afghanistan after the events of 9/11. The recipient must not be eligible for a Federal Pell Grant and, at the time of the parent's or guardian's death was less than 24 years old or enrolled at least part-time at an institution of higher education. The award amount is based on enrollment status and the maximum Federal Pell Grant annual award less a reduction due to sequestration.

Bureau of Indian Affairs Grant

Funded by various tribes through funds received from the Federal Bureau of Indian Affairs, to apply students must first complete a BIA Grant application with their tribe. The student or tribe then sends an Indian Scholarship Application, Indian Grant Financial Need Analysis Form, or Indian Grant Financial Review Form to the Financial Aid Office. Most tribes require full-time enrollment and have a 10-semester maximum time period for eligibility; others have a cumulative dollar maximum.

Gaining Early Awareness & Readiness for Undergraduate Programs Grant (GEAR UP):

Administered by the Wisconsin Educational Opportunity Program (WEOP) agency, eligible students are identified by WEOP and eligibility is confirmed by the Financial Aid Office. In order to confirm eligibility, students may need to submit additional forms. Continuous enrollment must be maintained.

Wisconsin Grant

The largest state program, eligibility is based on EFC and certification by the Wisconsin Higher Educational Aids Board. Maximum of 10 semesters of eligibility, Funds are limited and awarded on a first-come, first-served basis. Award currently ranges from \$914 to \$2,714.

Wisconsin Talent Incentive Program (TIP)

Must be a first-time freshman for initial consideration, as well as a first generation and educationally disadvantaged or handicapped student. Eligible first-time freshmen will be nominated by the Financial Aid Office. Students who are not nominated should contact the nearest [Wisconsin Educational Opportunity Center \(WEOP\)](#) to be considered for an initial TIP grant. Students are limited to 10 semesters of eligibility.

Wisconsin Tuition Assistance Grant (TAG)

Need based grant. These are often awarded after the start of the academic year.

Wisconsin Lawton Scholar Award

Undergraduate Wisconsin residents who are African-American, American Indian, Latino, and South-East Asian i.e. Hmong, citizens or descendent of Laos, Cambodia or Vietnam admitted to the U.S. after December 31, 1975. Recipients must have completed 24 credits and have a cumulative GPA of 2.25 at UWM. Eligible students will be contacted by our office regarding additional requirements that they will need to agree to meet. Eligibility is limited to 8 semesters.

Wisconsin Indian Grant

Certified one-quarter American Indian by your tribe or recognized as a member of a federally recognized American Indian tribe.

Wisconsin Study Abroad Grant

Requires participation in a UWM-sponsored study abroad program as well as submission of an application that is available from the [Center for International Education](#) Department.

Wisconsin Hearing and Visually Handicapped Student Grant

Recipients have a severe or profound hearing or visual impairment. The application is made directly with the Higher Educational Aids Board (HEAB) using the form located at <http://www.heab.wisconsin.gov/finadmin/studentforms.html>.

Wisconsin Covenant Scholars Grant/Wisconsin Covenant Foundation Grant

The last cohort of students began college no later than fall 2016. Recipients must be enrolled at least half-time, file a FAFSA by April 1, maintain satisfactory academic progress, and have completed the pledge requirements. The Scholars Grant will not exceed \$1,500 per year. The Wisconsin Covenant Scholars Grant can be received for a maximum of eight terms over five years. The Foundation grant will not exceed \$1,500 per year. The maximum combination of Wisconsin Covenant Scholars and Foundation Grant will not exceed \$2,500.

Fund for Wisconsin Scholars Grant

Recipients are selected by the Wisconsin Higher Educational Aids Board (HEAB). Recipients are notified in October. To be considered, you must be a Wisconsin resident who graduated from a Wisconsin Public High School within the last three years, be eligible for a Federal Pell Grant, be enrolled fulltime in an undergraduate or certificate program, and have remaining unmet financial need.

Division of Vocational Rehabilitation (DVR) Training Grant

The Division of Vocational Rehabilitation provides employment services and counseling to people with disabilities. This includes arranging for services to enable an individual to go to work, such as earning an education. The DVR training grant may be paid to eligible DVR consumers who have employment training goals that require going to college, a university, technical college or vocational training program. The amount of your training grant will depend in part on how much financial aid you receive. There is a maximum benefit for each school year, please discuss your eligibility with your DVR counselor. For more information, contact your local [DVR office](#).

[Federal Work Study](#)

Work Study allows a student to earn money for educational expenses while attending college. Must have financial need and be enrolled in at least one credit in order to earn funds through this program. If you have been offered work-study, you need to find a job that allows you to earn these funds. For more information regarding on-campus employment, please visit [panther jobs](#). Most jobs do not require eligibility for Federal Work Study.

If you know that you will not earn the funds offered to you, please decline the award through your PAWS account. UWM has a limited amount of Federal Work Study funds available. Declining any work study you do not plan on earning allows us to offer the opportunity to another student. If you have not earned any work-study funds within 30 days of the start of the semester, your entire work-study award will be canceled.

[Loans](#)

Loans must be repaid with interest. A FAFSA must be filed to be evaluated for loan assistance for all but the Minority Teacher and Private Alternative Loans. While not required for those programs, all students are strongly encouraged to file a FAFSA to take advantage of the best financial aid programs first, including federal grants and loans, prior to borrowing private educational loans.

While student loans can be a good way to help finance an education, it is important to understand your responsibilities as a student loan borrower. All student loans will require that you sign a promissory note (the actual loan application). Read carefully the description of any loan you have been offered before making a decision to borrow the loan. Keep copies of all documents concerning your loan.

A minimum enrollment status of half-time (undergraduate 6 credits/ graduate 4 credits, except for some alternative loan programs) is required to participate in all loan programs, excluding the Perkins Loan. Awards are for one academic year and require that the student complete a FAFSA each year to be considered for continuing eligibility.

[Federal Perkins Loan](#)

Limited funds offered to high-need students, this loan has a 5% fixed interest rate that begins to accrue 9 months after the borrower is no longer enrolled on at least a half-time basis. Select the award in PAWS for details and to accept or decline the award. All Perkins borrowers must have a master promissory note (MPN) on file. If you completed one for a prior year, you do not need to do another. If this is your first time borrowing a Perkins loan, you will need to complete an MPN **no later than SEPTEMBER 1, 2017**. Beginning in June, if you have accepted the award, you will see the 'Perkins MPN' as a TO DO item on your PAWS account. To sign the MPN, go directly to this url: https://www.ecsi.net/tpp/student_prom.html. You will need your FSA ID to sign electronically.

[Federal Nursing Loan](#)

Limited funds offered to high need students seeking a degree in nursing. This loan has a 5% fixed interest rate that begins to accrue 9 months after the borrower is no longer enrolled on at least a half-time basis. Select the award in PAWS for details and to accept or decline the award. Additional disclosures and a promissory note must be completed each time a loan is offered and/or increased. Beginning in June, if you have accepted the award, you will see the 'Nursing MPN' as a TO DO item on your PAWS account, and you will be sent an email from ECSI (our third-party servicer) with instructions which include the url to their website as well as login information. If you do not receive the email from ECSI, you can contact ECSI Customer Service at 1-888-549-3274 to get the url and login information. You will need your FSA ID to sign electronically.

[Federal Direct Loan - Subsidized](#)

The U.S. Department of Education is the lender for this loan. You must meet the general eligibility requirements as well as demonstrate financial need to qualify for a Subsidized Direct Loan. Subsidized means that the federal government pays the interest on the loan while you are enrolled at least half-time, for the first six months after you leave school (referred to as a grace period), and during a period of deferment. (Subsidized loans disbursed

between July 1, 2012 and June 30, 2014, are not eligible for the six month grace period; interest will begin to accrue on those loans as soon as the borrower is no longer enrolled at least half-time). Repayment of principal begins six months after you cease to be enrolled at least half-time.

An origination fee of approximately 1% for subsidized and unsubsidized loans is withheld from each disbursement. The actual fee will be disclosed to you in your loan disclosure if you borrow either of these loans. Once borrowed, the interest rate will be fixed. However, the actual rate for new loans each year won't be announced until early summer. Please review the [Federal Student Aid website](#) for up to date information on interest rates and origination fees. The interest rates for 2017-18 will be determined in June 2017.

Deferments of principal and interest payments may be obtained under various circumstances by contacting your Direct Loan Servicer.

Federal Direct Loan - Unsubsidized

This loan is identical to the Federal Direct Subsidized Loan with the following exceptions:

- It is not necessary to demonstrate financial need to qualify for an Unsubsidized Direct Loan.
- The federal government does not pay interest on this loan while you are enrolled. Interest accrues on the loan from the date the funds are applied to your university account and is capitalized when you enter repayment; however, you can contact your Loan Servicer and pay interest while in school.
- The interest rate on this loan for graduate students is 1.55% higher than for undergraduates.

Direct Loan Limits and Requirements

Federal Direct Loan Limits

All maximum loan amounts below are for 12 month periods. While the UWM academic year begins with the fall semester and continues through the end of summer, a transfer student who received aid for summer using the 2017-18 academic year, would need to take those loan disbursements into consideration when determining remaining eligibility for the academic year.

Dependent freshmen	\$5,500 (\$3,500 subsidized)
Dependent sophomores	\$6,500 (\$4,500 subsidized)
Dependent juniors/seniors	\$7,500 (\$5,500 subsidized)
Independent freshmen	\$9,500 (\$3,500 subsidized)
Independent sophomores	\$10,500 (\$4,500 subsidized)
Independent juniors/seniors	\$12,500 (\$5,500 subsidized)
Graduates	\$20,500 (unsubsidized)

Lifetime aggregate limits including subsidized limits:

Dependent undergraduates	\$31,000 (maximum of \$23,000 in subsidized funds)
Independent undergraduates	\$57,500 (maximum of \$23,000 in subsidized funds)
Graduates	\$138,500 (maximum of \$65,500 in subsidized funds; includes undergraduate borrowing)

In addition to the above limits, for first-time borrowers on or after July 1, 2013, there is a limit on the [maximum period of time that you can receive Direct Subsidized Loans](#). For students attempting a bachelor's degree, the time is six years. If you are still enrolled after that time period, you will become responsible for paying the interest. However, anyone who borrows the maximum allowed each year, would run out of subsidized loan eligibility before reaching six years.

Federal Direct Loan MPN and Entrance Counseling

A Direct Loan Master Promissory Note (MPN) and entrance loan counseling are both required before a Direct Loan can be disbursed. Both can be completed online at www.studentloans.gov. First Log in using your FSA ID:



Then select Complete Counseling and then Start Entrance Counseling.

My Preferences Logout

Complete Counseling

Choose Loan Counseling Type

A counseling session will take at least 30 minutes to complete. You must complete the counseling in a single session. You cannot save a partially completed counseling session.

	Entrance Counseling Required Start Entrance Counseling	Entrance Counseling is required before you can receive your first Direct Subsidized Loan, or Direct Unsubsidized Loan as an undergraduate, or your first Direct PLUS Loan as a graduate/professional student. Useful Information to Have
	Financial Awareness Counseling Start Financial Awareness Counseling	Financial Awareness Counseling provides tools and information to help you understand your financial aid and help you manage your finances. Complete this counseling any time. Useful Information to Have
	PLUS Counseling Start PLUS Counseling	PLUS Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have obtained an endorser or documented to the satisfaction of the

Entrance Counseling

Entrance Counseling is required if you have never borrowed a Direct or FFEL loan as well as for any new Graduate PLUS loan borrowers. Make sure you select the correct type of counseling (undergrad for anyone enrolled in a program not considered graduate or higher.) When you complete the counseling, you should continue on and finalize the entire process by selecting the “Complete a Master Promissory Note”.

Complete a (Direct Loan) Master Promissory Note – Select the loan type to complete a master promissory note (MPN). The student loan is the Subsidized/Unsubsidized link. The PLUS links (parent of dependent students and Grad for graduate students) are for loans in addition to the student loans. If a Parent is borrowing a Parent PLUS, make sure the Parent is the one that logs into the website.

A promissory note is required to borrow a loan. Federal loans have a master promissory note (MPN), which means that once the note has been completed, you should not have to complete a new MPN to borrow in future years. You will need your [FSA ID](#) to electronically sign all promissory notes.

The MPN is good for 10 years, as long as a first disbursement is made within 12 months of being electronically signed.

Additional Financial Resources

Financial aid is provided to help bridge the gap between family resources and the amount needed to pay for the cost of attending college. In the case where the aid offered still leaves a gap and additional help is needed, the two loan programs described in this section should be considered.

A Parent PLUS/Grad PLUS or Private Alternative Loan can be certified for an amount up to the Cost of Attendance less financial aid already awarded.

Federal Direct Parent Loan for Undergraduate Students (PLUS)

- The Parent PLUS is available to parents of dependent undergraduate students.
- Students must first submit a FAFSA.
- Parents are required to borrow their PLUS funding through the Direct Loan program.
- The parent will need to complete the PLUS application/credit preapproval process **each year**.
- A parent will need to complete a MPN if they are borrowing a Direct PLUS for the first time. If they borrowed previously, only the application/credit preapproval is required each time a loan is requested.
- Please do not apply for the 2017-18 Parent PLUS earlier than May 1, 2017.
- A Parent PLUS Loan cannot be used to cover an outstanding account balance from a prior school year.

The Parent PLUS application should be completed online at www.studentloans.gov. The PARENT borrower should Log in as the borrower using their [FSA ID](#), select the “Apply for a PLUS Loan” and then select the PLUS Application for Parents.

This loan does require an approved credit check. **If the PLUS application is denied:**

1) A parent may choose to add an approved endorser to the application (an endorser is a person who agrees to repay the PLUS loan if the parent borrower defaults on the loan payment). This option requires that the endorser complete an Endorser Addendum which includes a credit check and that the Parent complete PLUS Counseling on StudentLoans.gov.

2) The parent can appeal the denied decision with the Department of Education and complete PLUS Counseling on StudentLoans.gov.

3) The student becomes eligible for additional Direct Unsubsidized Loan funds. During the application process, the parent may indicate if the school should consider the student for the unsubsidized loan if the application is denied and that information will be used to offer the additional Unsubsidized Loan funds. The student can also submit the [Additional Unsubsidized Loan due to Denied Parent PLUS Loan](#) form to request these additional loan funds.

An origination fee of approximately 4% is retained from the gross loan proceeds. The actual fee will be disclosed to you in your loan disclosure should you borrow this loan. Once borrowed, the interest rate will be fixed. However, the actual rate for new loans each year won't be announced until early summer. Please review the [Federal Student Aid website](#) for up to date information on interest rates and origination fees. The interest rate on loans disbursed in 2017-18 will be announced in June 2017.

Federal Direct PLUS Loan Program for Graduate/Professional Students

- Graduate/Professional students may be able to borrow under the PLUS program.
- Graduate/Professional students are encouraged to consider this program instead of borrowing a private educational loan.
- Students must first submit a FAFSA.

- The student will need to complete the Grad PLUS application/credit preapproval process **each year**.
- The student will need to complete a MPN if they are borrowing a Direct Grad PLUS for the first time. If they borrowed previously, only the application/credit preapproval is required each time a loan is requested.
- A first-time Grad PLUS borrower must also complete Grad PLUS Entrance Counseling before Grad PLUS loan funds will be disbursed to the student's account.
- Please do not apply for the 2017-18 Grad PLUS Loan earlier than May 1, 2017.
- A Grad PLUS Loan cannot be used to cover an outstanding account balance from a prior school year.

IMPORTANT—Please maximize borrowing through the Federal Direct Unsubsidized Loan program prior to borrowing from this program as it does have a lower interest rate as well as lower fees.

Graduate level students can apply for this loan online at www.studentloans.gov. The student will need to Log in, select “Apply for a PLUS Loan” and then select Application for Graduate/Professional Students.

This loan does require an approved credit check. **If a borrower's application is denied:**

1) A borrower may choose to add an approved endorser to the application (an endorser is a person who agrees to repay the PLUS loan if the borrower defaults on the loan payment). This option requires the endorser complete an Endorser Addendum which includes a credit check and that the student complete PLUS Counseling on StudentLoans.gov.

2) They can appeal the denied decision with the Department of Education and complete additional PLUS loan counseling.

An origination fee of approximately 4% is retained from the gross loan proceeds. The actual fee will be disclosed to you in your loan disclosure should you borrow this loan. Once borrowed, the interest rate will be fixed. However, the actual rate for new loans each year won't be announced until early summer. Please review the [Federal Student Aid website](#) for up to date information on interest rates and origination fees. Because this is a federal loan, you would be able to consolidate this loan with your other federal loans. The interest rate on loans disbursed in 2017-18 will be announced in June 2017.

Private/Alternative Educational Loan Programs

Offered by a financial institution, the student is typically the borrower and required to apply with a credit-worthy cosigner. Select this link to review details and an online tutorial on [Private Alternative Loan Information](#). It is up to the student to review any information and compare loans and then decide which loan they wish to borrow. Because these loans have historically had variable interest rates with no cap, students have always been strongly encouraged to consider all other options before borrowing a private loan. Many lenders are now offering fixed interest rate private loans. Students will want to research and compare all of their options.

Federal regulations require students complete a Private Loan Self-Certification Form as part of the Private Loan application process. This form was added to help give students a better understanding of their eligibility and to ensure all federal aid options are considered before using a Private Loan. Your lender will supply this form. You will be required to fill in your [Cost of Attendance](#) and your Estimated Financial Assistance. If you have completed a FAFSA you can find your Estimated Financial Assistance information under the “Financial Aid Summary” link on your PAWS account. This form should always be submitted directly to your lender.

Military Education Benefits

Students returning from active federal military service or who are in the National Guard or Reserves can qualify for military education benefits to help with academic expenses. Additionally, dependents and spouses of veterans may be eligible for the same types of benefits. Contact the Military Education Benefits Office ([MEBO](#)) for more details. Federal military education benefits do not affect a student's eligibility for federal financial aid. As such, student's receiving military education benefits are also encouraged to file a FAFSA. Eligibility for the Wisconsin GI Bill may affect eligibility for other financial aid programs.

Disbursement

Federal regulations allow disbursement to begin 10 days before the first day of the semester. Once payment begins, we generally continue to disburse funds Monday, Wednesday, and Friday nights. You can confirm via the Account Activity link in your PAWS Student Center whether or not your funds have disbursed. If your funds have not disbursed by the due date, it is your responsibility to find out why in order to avoid finance charges. Monitor your UWM email and your PAWS To Do list for possible reasons.

University housing and tuition charges are combined and billed together. You will receive a bill in the mail, as well as emails, telling you to view your university bill via your PAWS account. Please read all information carefully and also review important information on the Bursar website, <http://uwm.edu/business-financial-services/bursar/>. Selecting "View Billing Statement" via your PAWS account will provide you with a real time "Statement of Account."

Your statement will show your total charges (assuming charges for the semester have been determined) less "Anticipated Aid." If you owe the university, you may pay the difference by the due date or the balance will be placed on the installment payment plan shortly after the due date. All questions related to billing should be addressed to the Bursar Office, (414) 229-4915 or (414) 229-4526 or email bursar@uwm.edu.

You may or may not have been offered enough financial assistance to pay for your university charges plus other educational expenses.

- If you have been awarded aid for the semester that is *more than what you owe* the university for the semester, a check for the difference will be mailed* to you from the Bursar Office for you to use for off-campus housing, books, and other educational expenses during the semester. This happens at the earliest, five days before a semester starts or approximately two days after the credit (excess) is reflected on your account –or-
- If the amount of aid offered for the semester *does not cover the amount you owe* for the semester, you will need to make that payment to the Bursar Office. All students are required to sign up for the installment payment plan before registering for classes. You can review billing information on the [Bursar Office website](#). Select the Tuition Schedule for the appropriate semester. Tuition for 2017-18 has once again been frozen.

For help determining whether you will receive an excess cash check or if you will have a balance due, use the [UWM Total Cost Estimator](#) a tool on our website. You are encouraged to do this as early as possible—preferably prior to tuition bills being available on PAWS.

*The Bursar Office is working on offering the ability to sign up for direct deposit of excess cash checks. It is anticipated that this will be available in 2017. If you sign up, your excess would then be deposited into your designated account.

Causes for Delay in Disbursement

To avoid delays in disbursement, make sure you have done all of the following, no later than August 1 for the fall semester and December 20 for the spring semester:

- **If you are not a full-time student** (undergraduate taking twelve or more credits or a graduate student taking eight or more credits), [notify our office](#) as to the number of credits you plan on taking. If you are waiting to see if you can add a class, your aid should disburse within 3-5 days of your adding the class (assuming disbursement for the semester has begun). Do not request that your financial aid be adjusted based on part-time enrollment unless you want it disbursed based on part-time enrollment.

- Completed [entrance loan counseling](#) and the [DL Master Promissory Note](#) online if you are borrowing through the Direct Loan program for the first time.
- If you are transferring to UWM mid-year, make sure your prior school has canceled any aid offered to you. A student may only receive aid from one institution at a time. If you are taking classes at two schools, you need to make sure only one of them is disbursing aid. If both do, eventually one will need to cancel the aid and you will end up owing funds to that university. If you are part-time at UWM and receive a Federal Pell Grant, you may wish to research the possibility of submitting a [consortium agreement](#).
- Still meet all eligibility requirements as outlined on page 6.

Things You Need to Know

Watch Your Email Account

We communicate with you through email. You should check your email often—even during the summer months. Once you have been issued a UWM email account, all email correspondence will be sent to that account. If you are a new student, and provided an email address on your application, we may send emails to both accounts until after classes begin in the fall semester. Keep all email addresses, as well as your mailing address, updated in PAWS to ensure you receive timely communication from us.

Enrollment/Credit Level/Less than Half-Time

Your financial aid award is based on the assumption you will enroll at UWM in

- ✓ twelve or more credits as an undergraduate student, or
- ✓ eight or more credits as a graduate student, or
- ✓ three or more credits as a dissertator.

These are full-time enrollment levels. The tuition component of your financial aid budget assumes this level and your aid will not disburse if it doesn't match your enrollment status, regardless of your program of study. If you will enroll for fewer credits, you must notify us each semester (or for both semesters) and your awards must be re-evaluated based on a change to your cost of attendance. You should allow two weeks for your file to be reviewed based on a different credit level—sometimes longer if within a month of the start of classes. Minimally, you must be enrolled at UWM for at least: six credits as an undergraduate or eligible non-degree student, four graduate level credits as a graduate student, or three credits for dissertator status to be eligible for **MOST TYPES** of financial aid.

Exceptions: If you have been offered Federal Perkins Loan, Work-Study, or FSEOG funds and enroll less than half-time, you may be able to receive/earn a small portion of those funds. In addition, if you are eligible for a Federal Pell Grant, you may be able to receive a portion of it for less-than half-time attendance. Audit credits do not count for financial aid purposes.

You can submit an email via the “Request Counselor Action” dropdown box while in PAWS. Please use the “Update Credit Level” selection. Indicate the number of credits for which you plan to register (for both semesters if known) or **IF YOU WILL/ARE ENROLLED LESS THAN FULLTIME**, you know how many credits you will enroll for in Fall 2017 and Spring 2018, **and are reading this because your awards have been determined, TELL US YOUR CREDIT LEVEL NOW!!** Click here to [Contact Us](#).

A previously passed (any grade higher than an F) course may be repeated only once to be counted toward enrollment status for financial aid eligibility. If this passed course continues to be repeated, Title IV federal funds cannot pay for it. For example, a student enrolled full-time may receive Title IV federal funds as a three-quarter time student if one of the enrolled courses is being repeated for a third, or more, time.

Census Date

If your aid disburses before classes begin, your enrollment will be confirmed again on the first day of classes to make sure you began each of the classes. Your enrollment will also be reviewed on the tenth day of classes each semester. This is called the Census Date. This is the last day to add or drop classes without any notation on your transcript. It is also the last day to withdraw and receive a full tuition refund. **The number of credits you are enrolled in at the end of the tenth day of classes will be used as your attempted credits with regard to making [Satisfactory Academic Progress](#).** In addition, if you receive a Federal Pell Grant, a Lawton Scholar award, or Fund for Wisconsin Scholars award, **award amounts may need to be revised (or even canceled) based on the number of credits you are registered for on the census day.** These awards require specific enrollment and the amount must be increased or decreased based on this credit level.

For example: You were registered for twelve credits on the first day of classes and received a \$2,000 Pell Grant. By the tenth day of classes you had dropped two classes and were registered for six credits. Enrollment in six credits is considered half-time attendance so half of your Pell Grant would be canceled and returned to the Department of Education.

FERPA

The Family Educational Rights and Privacy Act (FERPA) of 1974, as amended, restricts information our office can and will provide over the phone and/or to a third party. If you want us to discuss your financial aid with someone else, you must complete the student consent release in PAWS. Once you are logged into PAWS, under **Personal Information**, click "**Student Information Release**", select "**Student Consent Release**", complete the electronic signature consent, enter all applicable information of the individual information will be released to, select the information to be released from Academic Information, Financial Information, and/or Other Information, select an option from "Purpose of Release", click save.

You are also able to allow others to view your financial information in PAWS. This can only be done by you via your PAWS account. Once you are logged into PAWS, under "**Personal Information**", click "**Student Information Release**", select "**Designate Access**", read privacy information and then select "**Create Account**", enter in name for account and create password, complete applicable information and click save. Once you create an additional account, two emails will be sent to your UWM email account with the account ID and password. It is your responsibility to pass on this information to the account holder.

Thinking of Dropping a Class or Withdrawing Entirely?

Satisfactory Academic Progress (SAP)

All students are expected to be making satisfactory academic progress (SAP) toward a degree to be eligible for financial aid. SAP consists of two components of measurement: qualitative and quantitative. The qualitative measure is established by the performance standards of the school or college in which a student is enrolled. The quantitative measures refer to "Pace" and "Timeframe".

Undergraduate Student Satisfactory Academic Progress

- Students are expected to be making satisfactory "Pace" toward a degree, by passing 2/3 or 66.67% of the classes they enroll in.
- Students are expected to finish their program within a maximum timeframe of 150%. Students' aid eligibility will be limited to 180 attempted credits for their first undergraduate degree; other degrees will be limited to 150% percent of credits required to complete the program.

Graduate Student Satisfactory Academic Progress

- Students are expected to be making satisfactory "Pace" toward a degree, by passing 1/2 or 50% of the classes they enroll in.

- Students are expected to finish their program within a maximum timeframe that cannot exceed 200% of the number of credits required to complete his/her degree. To determine your timeframe, review your graduate study requirements in the [Graduate Catalog](#). All credits are counted in timeframe, even those for which the student did not receive financial aid.

Students who are not making progress, or are nearing their maximum timeframe, are notified of their status under the SAP standards shortly after grades are posted. For more information, please refer to the [Academic Progress Standards](#).

Dropping Classes

Withdrawing from classes may have serious consequences on your financial aid award. Before considering dropping classes or withdrawing from the university, students should consider the following implications:

- What is the impact on financial aid for the current semester?
- What is the impact for future semesters?
- What are university policies for refunding tuition, housing, meal plan, or other charges?

There are differences between dropping a single class and dropping all of your classes. Before dropping any courses, we encourage you to review the:

[Registrar's Add/Drop Calendar](#)
[Fees/Tuition Assessed for Drops or Withdrawal](#)
[Withdrawal Policy](#)

If you drop *some* classes:

The Bursar Office will determine whether the amount you were charged for tuition should be adjusted, based on the date of withdrawal. Find more details [here](#).

The Financial Aid Office will determine if any aid disbursed to you has to be adjusted. Some financial aid programs are adjusted based on enrollment on the Census Date (10th day of the semester). While we generally don't have to adjust aid if you drop a course(s) after the Census Date, your attempted credits for SAP are based on your enrollment on the Census Date, so dropping later will affect your Pace. If you are receiving financial aid, you are strongly encouraged not to drop below half-time enrollment.

The Registrar's Office will determine whether the course shows up on your transcript with a 'W' or not at all.

If you withdraw or drop all of your classes:

The Bursar Office will determine whether the amount you were charged for tuition should be adjusted, based on the date of withdrawal. Find more details [here](#).

The Financial Aid Office is required to determine whether any financial aid funds need to be returned to the original funding sources. This is called a "**Return of Title IV**" calculation and is required in order to be in compliance with Federal regulations. Students do not earn 100% of their aid until after the 60% point of the term. So, if they withdraw from classes at the 50% point in the semester, they have technically only earned 50% of their aid. Unearned funds must be returned to federal, state, and institutional financial aid programs, and in many cases, this will cause the student to owe a balance to the university. More information on this calculation can be found below. When a student drops all classes, there is a high probability that they may incur a tuition balance; especially if they drop after the point in the semester where they are responsible for 100% of the tuition charges. Students withdrawing from all classes due to medical reasons may want to consult with the Dean of Students Office regarding a possible [Medical Tuition Credit](#).

In addition to the possible return of financial aid funds, all students are required to maintain Satisfactory Academic Progress toward a degree. “Attempted Credits” for the Timeframe and PACE components of SAP are measured as of the tenth day of classes (the Pell Census date). All courses in which the student was enrolled on the tenth day of classes will be counted as “attempted,” no matter what circumstances prompted the withdrawal. If a withdrawal causes a student to fall below the required “PACE” or exceed the maximum Timeframe and become ineligible for aid, students may wish to meet with a financial aid advisor to appeal their aid eligibility. Students are encouraged to review the [Satisfactory Academic Progress Policy](#).

FEDERAL POLICY FOR RETURN OF TITLE IV FUNDS

Federal regulations require that aid eligibility be recalculated if a student withdraws or is dismissed prior to completing 60% of the semester.

Recalculation is based on the percentage of earned aid using the following formula:

$$\frac{\text{Completed Days}}{\text{Total Days}} \times \text{Aid that Disbursed or Could Have Disbursed} = \text{Earned Aid}$$

Then:

$$\text{Aid that Disbursed Or Could Have Disbursed} - \text{Earned Aid} = \text{Unearned Aid}$$

If the student fails all of their classes in a semester and the documented evidence of participation is prior to the 60% point of the semester, the student’s aid eligibility is also recalculated.

Unearned aid is returned to the funding source. When unearned aid for institutional costs is returned to the funding source, you may incur a tuition, housing or food service balance with the university. If you need to repay unearned aid for *non-institutional costs*, our office will contact you.

The school must return aid to the funding source based on the percent of unearned aid using the following formulas:

$$100\% - \text{Percent Earned} = \text{Percent of Unearned Aid}$$

$$\text{Percent of Unearned Aid} \times \text{Institutional Costs} = \text{Amount School Must Return}$$

The balance of the unearned aid is used to determine if any funds need to be returned for non-institutional costs:

$$\text{Unearned Aid} - \text{Amount School Must Return} = \text{Balance of Unearned Aid for Non Institutional Costs}$$

All money returned to the funding source will be returned in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Perkins Loan
4. Federal Direct PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant (FSEOG)
7. Federal Teach Grant
8. Iraq and Afghanistan Service Grant
9. Other Federal, State, Private, or Institutional Aid

If a student did not receive all of the funds earned, the student may be eligible for a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the school is required to get the student's permission before these can be disbursed. The student may decide to decline some or all of the loan funds so additional debt is not incurred. The school may use all or a portion of the post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges. The school is required to get the student's permission for any post-withdrawal grant disbursement for all other school charges. If the student does not give permission, the student will be offered the grant funds. Please note there are some Title IV funds that may be scheduled to be received and cannot be disbursed to the student after withdrawal because of other eligibility requirements.

You will not be allowed to register at UWM with a past due balance. Please contact the [Bursar Office](#) for inquiries about your past due balance.

The federal refund formula is rather complex. If you need to withdraw from all of your classes, you are encouraged to speak to a financial aid advisor before doing so to determine how it may affect your financial aid and your Satisfactory Academic Progress.

Student Rights and Responsibilities

As a financial aid recipient, you have rights as well as responsibilities. The complete list can also be viewed on our website.

Students have the right to ask:

1. What financial assistance is available, including information on federal, state, and institutional financial aid programs?
2. What is the cost of attendance and what are the policies for students who withdraw?
3. What criteria are used to select financial aid recipients and what are the deadlines for submitting applications?
4. How is financial need determined? The process includes how costs for tuition and fees, room and meals, books and supplies, personal and miscellaneous expenses, etc. are considered in a budget.
5. What resources (such as family contribution, other financial aid, assets, etc.) are considered in calculating financial need?
6. For an explanation of the various funds in the financial aid package. What portion of the aid received must be repaid and what portion is grant aid.
7. How is satisfactory academic progress determined and what happens if you are not making progress?

It is the financial aid recipient's responsibility to:

1. Review and consider information about UWM programs before enrolling.
2. Complete a financial aid application accurately and on time. Intentional misreporting on the application forms for financial aid is a violation of law and is considered a criminal offense subject to penalties under U.S. Criminal Code.
3. Submit all documentation, verification, corrections and/or new information requested.
4. Read and understand all forms asked to sign and keep copies of them. Accept responsibility for all agreements signed.
5. Federal Loan borrowers must notify their loan servicer of changes in name, address, or enrollment status.
6. Perform any Federal Work-Study job in a satisfactory manner.
7. Know and comply with deadlines for application and re-application.
8. Know and comply with refund procedures.
9. Notify us of any of the following:
 - an agency or third party is paying any or all of your university bill.
 - you are receiving a scholarship, fellowship, assistantship, or traineeship.
 - you were originally considered a nonresident for tuition purposes and have now been granted residency status for which you are now being assessed resident tuition.
 - you are receiving any governmental benefits (i.e., veteran's). If we've included an amount on your offer letter and that benefit changes, you must notify us of your new eligibility.

Office Hours and Advising Appointments

Office hours: 8 a.m. to 6 p.m. on Mondays when classes are in session
8 a.m. to 4:30 p.m. Tuesday through Friday

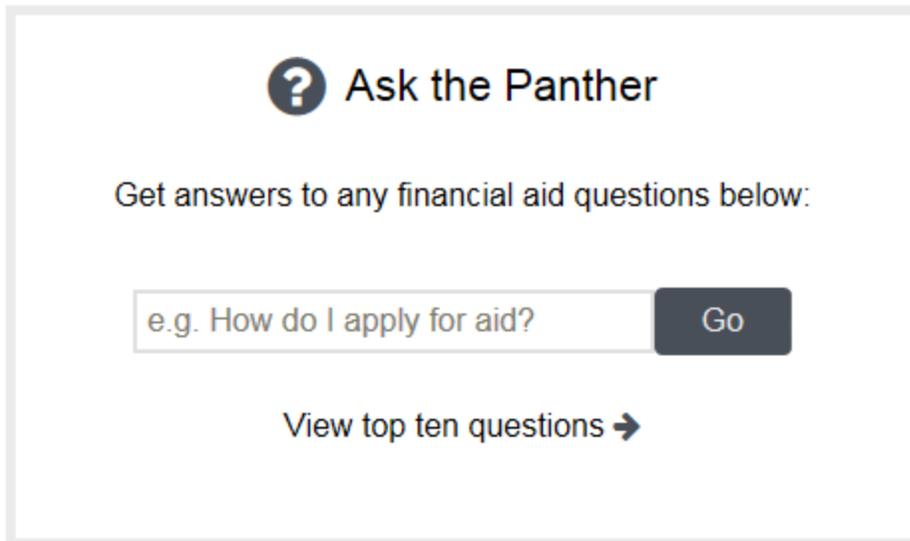
For unusual or more complicated issues, you will need to call to speak with an advisor or make an appointment to meet with an advisor in person.

In-person advising is done via appointment during most of the year. Call (414) 229-4541 or stop by our office to schedule an appointment.

Phone advising is generally available during normal business hours, although hours may be limited during certain times of the year.

For either in-person or phone advising, you are encouraged to call or check updates on our webpage before your visit. You may also find answers to your questions in other sections of [our web site](#).

If you have any questions or need additional help, please do not hesitate to contact us. We are here to help you.



Ask the Panther: General questions can be answered 24/7 by using “Ask the Panther,” an online tool available through our website. Any questions that cannot be answered immediately will be routed to a staff member who will then follow-up as quickly as possible.

Email us: finaid@uwm.edu. Please include relevant subject line and student ID #.

Contact Us: this link sends a preformatted form to our office email account.

In person: in Mellencamp Hall, room 162, 2442 E. Kenwood Blvd.

In addition, you may be able to get some of your questions answered simply by listening to the following options when calling our main number, (414) 229-4541:

- Option 1 General Information
- Option 3 Information on Financial Aid Disbursement
- Option 4 Transfer to Bursar Office (questions regarding billing, payments, and excess cash refund checks. Their direct line is (414) 229-4915.
- Option 5 Information on PLUS Loans, Private Alternative Loans, and Loan Counseling
- Option 6 Connects you to a staff member. Your call will be answered as quickly as possible in the order it was received. During peak processing/awarding periods, you may encounter longer wait times than normal.