



2016-2017 *ESTIMATED* COST OF ATTENDANCE 9 Month Enrollment Period

	Living with Parent	Living On or Off Campus
Tuition/Fees*	\$9,470 (WI undergrad rate)	\$9,470 (WI undergrad rate) \$11,764 (WI grad rate)
Books/Supplies	\$800	\$800
Room	\$0	Undergraduate: \$6,510 Graduate: \$9,690
Meals	\$3,840	\$3,840
Transportation	\$1,306	\$1,306
Personal/Misc.	\$2,000	\$2,000
Total	\$17,416 WI Undergrad	\$23,926 WI Undergrad \$29,400 WI Grad

* If you are not considered a Wisconsin resident for tuition purposes, please substitute the appropriate tuition amount from the *Tuition Charges* chart below.

Tuition Charges

Resident Undergraduate Tuition	Based on 12-18 credits both semesters	\$ 9,470
MN Reciprocity Undergraduate Tuition	Based on 12-18 credits both semesters	\$13,274
Midwest Student Exchange Rate (MSEP)	Based on 12-18 credits both semesters	\$13,514
Non-Resident Undergraduate Tuition	Based on 12-18 credits both semesters	\$19,826
Resident Graduate Tuition	Based on 8 or more credits both semesters	\$11,764
MN Reciprocity Grad Tuition	Based on 8 or more credits both semesters	\$17,222
Non-Resident Graduate Tuition	Based on 8 or more credits both semesters	\$25,036

Average Loan Fees (these are included in your estimate Cost of Attendance; actual fees will depend on how much you borrow)

Federal Direct Loan Fees	Undergraduate	\$ 68
Federal Direct Loan Fees	Graduate	\$ 158
Federal PLUS (Parent Loan) Fees	Undergraduate	\$ 488
Federal GRADUATE PLUS Fees	Graduate	\$ 398

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Calculating Your Amount Due or Your Excess Cash by Semester

	Fall Semester	Spring Semester
List Grant Total		
Add Scholarships		
Add Direct Loan(s) (less loan fees: 1.073% for Subsidized and Unsubsidized)		
Add Other Loans (Perkins, Minority Teacher Loan, or Nursing)		
= Total Aid		
Subtract University Charges (tuition and housing expenses)		
= Amount Due or Your Excess Cash Check		

You will need to determine whether the financial aid you have been offered is sufficient to cover your educational expenses once you determine your own individual budget. You should determine your direct costs—those due to the university. If you live on campus, the most recent rates can be found on the UWM [housing rates & meal plans](#) site. Your financial aid offer would be for the entire year—so make sure you are using two semesters worth of expenses. If the aid you have been offered is less than your Estimated Cost of Attendance, you could consider a Private Alternative Educational Loan or the Federal Direct Parent PLUS Loan for Undergraduate Students as another resource. Graduate students may apply for the Federal Direct Graduate PLUS loan. Visit our website (loans.uwm.edu) for details and to apply online. Allow 4-8 weeks for processing of this type of loan request.

If the last row is a negative number, you will need to pay this amount to the Bursar Office. Due dates are typically the first day of the semester. Signing the [University Credit Agreement](#) gives you an additional couple of months in which to pay. If there is a positive amount, this is the remaining balance that you have available to use for other educational expenses such as off-campus housing and books. A check is mailed to you from the Bursar Office that should arrive during the first week of classes. (Students **may** be able to sign up for automatic deposit of their excess cash check. If this does become an option, more information will be communicated from the Bursar Office during the summer.)

Federal Work Study (FWS) is not included in this chart because you do not receive it in one lump sum. If you are offered FWS, you must be hired in a FWS position. You receive your funding through earning a biweekly paycheck. If you have never received FWS before and would like more details, please see our web page www.financialaid.uwm.edu, where you can read the 2016-2017 Handbook, or contact our office at (414) 229-4541.