College could be one of the largest purchases you will ever make, but also one of the best! Think of it as an investment in yourself.

If you’ve been able to save for college—great! But even with savings, most students (and their families) generally need to use some combination of savings, income and financial aid (which includes loans) to help finance their college education.

Direct costs are owed to the University, but they will vary based on campus room assignment, selected meal plan, and state of residency. We have included an example of what direct costs looked like for the 2017-18 school year below. Actual tuition and University Housing rates are not available until mid-to-late summer.

2017-2018 DIRECT COSTS FOR WISCONSIN RESIDENT
(Reflects costs for two semesters)
Wisconsin Resident Full-Time Tuition and Fees $9,565
University Housing $4,850-$8,030
Meal Plan $3,404-$4,848
New Freshmen Fee ($150 due after being admitted) $250

TOTAL DIRECT COSTS FOR WI RESIDENT LIVING IN UNIVERSITY HOUSING $18,069- $22,693

ADDITIONAL /INDIRECT EXPENSES
Books $800
Personal Expenses $2,000
Transportation $1,306

APPROXIMATE TOTAL COST
(Direct and Indirect Costs) $22,175-$26,799

ESTIMATED TUITION & FEES FOR OUT-OF-STATE STUDENTS
Minnesota Reciprocity Rate $13,490
Midwest Student Exchange (MSEP) $13,611
Illinois with MSEP & Milwaukee Advantage Rate $12,611
Non-Resident Rate $20,845

How do you apply for financial aid?
What are important things for you to consider when thinking of paying for college? The reverse side contains an overview of the financial aid process, important resources and contact information.

TUITION AND FEES
IMPORTANT DATES

UNIVERSITY CREDIT AGREEMENT
All students are required to sign a University Credit Agreement before enrolling in courses. The agreement, submitted electronically via PAWS under the Finances section, will be available prior to enrollment.

JULY 2018
Fall tuition and fee information will be available on PAWS near the end of July.

AUGUST 25, 2018
Financial Aid for fall begins to disburse.

AUGUST 29, 2018
Approximate date the Cashier’s Office begins mailing fall 2018 Financial Aid excess cash checks.

SEPTEMBER 4, 2018
FALL 2018 TUITION DUE
Payment is due in full or a minimum $100 payment toward fall 2018 charges. If you have been awarded and accepted at least $100 in fall 2018 financial aid, you have met the minimum payment requirement.

SEPTEMBER 5, 2018
Students who submit the $100 will be placed on the Installment Payment Plan. Installment Plan payment due dates are available on PAWS after balances are transferred to the Installment Plan. View your PAWS account for exact amount and due dates.

ADDITIONAL TUITION & FEE INFO
uwm.edu/onestop
Review information under the Finances tab for everything related to fees, due dates, Installment Plan, Credit Agreement, methods of payment and much more.

PAYMENT METHODS
Online: paws.uwm.edu
Credit Card: MasterCard or American Express
There is a convenience fee for online credit card payments.
webCheck: Electronic withdrawal from bank account.
No convenience fee charged.
Mail: Check with Student ID number.
No convenience fee charged.
In-person: Cashier’s Office in Mitchell Hall, Room 285.
Cash, check, debit card. No convenience fee charged.
FILE THE FAFSA (FREE APPLICATION FOR FEDERAL STUDENT AID)
All students are strongly encouraged to submit this online form for the best financial aid resource consideration. Applying by February 1 is recommended. fasfa.gov

MONITOR YOUR EMAIL AND PAWS ACCOUNT
Email will be our primary way of communicating with you. We will use the email you used on your Admission application until you are assigned a UWM account. We will let you know if we need additional information, and/or when your award has been determined. Our email will direct you to your PAWS account, and provide detailed instructions on what to do. paws.uwm.edu

READ THE FINANCIAL AID HANDBOOK ON OUR WEBSITE
This critical information will guide you through the financial aid process for the next four years. Go to, uwm.edu/onestop and select Resources then Financial Aid at UWM under the Finances section.

DEVELOP YOUR OWN INDIVIDUAL BUDGET
An “Estimated Cost of Attendance” figure, based on whether you live with your parents or on campus, is used in determining your financial aid eligibility. Use this as a guide when developing your own personal budget. coa.uwm.edu

ACCEPT/DECLINE/REDUCE ANY AWARDS OFFERED TO YOU
In your PAWS account, click on each award description for additional information and instructions for the various programs.

COMPLETE ANY MASTER PROMISSORY NOTES (MPN) & ENTRANCE LOAN COUNSELING
To actually have loan money disburse, you need to 1) accept the loan on PAWS and 2) complete entrance loan counseling and the MPN online. For Federal Direct Loans, the website is https://studentloans.gov. Check your PAWS To Do List for missing items that still need to be turned in.

NEED EMPLOYMENT? START LOOKING FOR A JOB
Visit uwm.edu/careerplan and click on PantherJobs to view job openings. If offered Federal Student Work Study, details can be found by clicking on the award description in PAWS. However, most jobs don’t require work study.

REPORT ANY SCHOLARSHIPS OR OTHER SOURCES OF ASSISTANCE NOT REFLECTED ON PAWS TO OUR OFFICE
This may require adjustments to the aid we offer you. You can notify us online using the contact form here: uwm.edu/onestop/contact/financial-aid

DETERMINE IF ADDITIONAL RESOURCES ARE NEEDED TO MEET YOUR FINANCIAL OBLIGATION TO THE UNIVERSITY
Use our Total Cost Estimator at uwm.edu/costestimator to help you develop your own budget and financing plan. Make sure to compare costs and resources for the entire academic year.
- Focus on covering Direct Costs and Book expenses first.
- Subtract any aid you’ve been offered.
- Subtract any money you’ve put aside from income, savings or gifts.
- Determine if you and/or your family needs to apply for other loans. Consider a Parent PLUS Loan or a Private Educational Loan.

While you are able to enroll in classes and move into University Housing with only small deposits, you should know how you will be covering the remaining expenses. Pay attention to due dates and cancellation deadlines and fees.

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