

PAWS FINANCIAL AID TUTORIAL

PAWS Self Service Account is where you access important information including financial aid. 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 <https://paws.uwm.edu>.

TO DO LIST

The screenshot shows the PAWS user interface. On the left, there are navigation links for 'Academics' such as 'My Class Schedule', 'Shopping Cart', 'My Planner', and 'Schedule Planner'. Below these is a search box labeled 'other academic...'. The main content area is titled 'Spring 2019 Schedule' and contains a table with columns 'Class' and 'Schedule'. A large, hatched arrow points from the text 'Your To-Do List' in the center towards the right sidebar. The right sidebar has several sections: 'Search for Classes' (with a search button), 'Holds' (showing 'No Holds'), 'To Do List' (highlighted in green, containing '2020 Dependent IVF' and '2017 Mother's Amended Fed Tx' with 'More' links), 'Milestones' (showing 'No Milestones'), and 'Enrollment Dates' (with sub-sections for 'Shopping Cart Appointment' and 'Enrollment Appointment').

Note: Missing information will show up in your To Do List which is located in the sidebar on the right. Click on each individual item for more information and instructions on what is needed.

FINANCES

The screenshot shows the PAWS user interface for the 'Finances' section. On the left, there is a sidebar with a 'Finances' header. Underneath, there are two main categories: 'My Account' with links for 'Account Inquiry', 'View Billing Statement', and 'Credit Agreement'; and 'Financial Aid' with links for 'View Financial Aid' and 'Accept/Decline Awards'. Below the sidebar is a search box labeled 'other financial...'. The main content area is titled 'Account Summary' and features a large, bold heading: 'Important Bursar and Financial Aid Information'. A large, hatched arrow points from the sidebar towards this main content. At the bottom right of the main area, there is a 'Make a Payment' link.

Note: Depending on where you are in the Financial Aid process, you will see different information. The "Finances" section is where you will find **Bursar (billing)** and **Financial Aid** information.

VIEW FINANCIAL AID

Click on the Aid Year you Want to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2019	University Wisconsin-Milwaukee	Federal Aid Year 2018-2019
2018	University Wisconsin-Milwaukee	Federal Aid Year 2017-2018
2017	University Wisconsin-Milwaukee	Federal Aid Year 2016-2017
2016	University Wisconsin-Milwaukee	Federal Aid Year 2015-2016
2015	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.

Note: See above what your “View Financial Aid” section may look like:

Scenario #1: If you don’t see Aid Year 2020, your 2019-2020 Financial Aid has not been processed yet.

Scenario #2: If you have access to view Aid Year 2020 and receive the message “You have no financial aid awards available for viewing in this aid year,” this means we have your results, but your aid eligibility is still being reviewed.

Scenario #3: If you do see awards, but don’t have access to “Accept/Decline,” this means we are processing your file. You will receive an email when you are able to officially accept/decline your award.

The earliest we can award a first-year student is **February 13th, 2019**.

The earliest we can award a continuing student is **April 9th, 2019**.

The typical timeline for a file to be reviewed is 4-6 weeks from the date the file is complete. You will be sent an email once your award is ready for you to review and Accept/Decline. You will need to accept, decline, or reduce most awards. Typically, grants do not have to be repaid; therefore, any grant money you are awarded will be automatically accepted on your behalf. You may see information for your award in “View Financial Aid,” but until you receive an email from us, you will not have access to Accept/Decline your award.

Note: Once you receive the financial aid award letter email, you will have access to your Award Summary. If you are unsure of your financial aid status, or if your file is complete, check your PAWS account To Do List and/or your UWM email for communications from us.

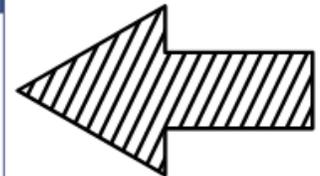
ACCEPT/DECLINE AWARDS

Award Summary

Federal Aid Year 2018-2019

Aid offered for the entire year is reflected below. Review information under Terms.

Aid Year				
Award Description	Category	Offered	Accepted	Loan Details
Fed Direct Subsidized Loan 1	Loan	5,500.00	5,500.00	Loan Details
Federal Work Study	Work/Study	1,333.00	1,333.00	
Lawton Scholar Award	Grant	2,500.00	2,500.00	
GMF Dr John & Cynthia Jackson	Scholarship	2,500.00	2,500.00	
Aid Year Totals		11,833.00	11,833.00	



**Click on the
Hyperlink**

Currency used is US Dollar

[Shopping Sheet](#)

[Satisfactory Academic Progress](#)

[Financial Aid Summary](#)

[Accept/Decline Awards](#)

1. Click on "View Financial Aid" under the Finances Section.
2. Select the aid year you want to view. This will take you to your award package.

Loan Application Information

Federal Aid Year 2018-2019

Fed Direct Subsidized Loan 1

Amount below could be for one or two terms. Refer to awards broken down by Terms on Award Summary.

Loan Amount Detail				
Status	Amount	Loan Fee	Net Amount	Activity Date
Approved	5,500.00	58.00	5,442.00	06/12/2018

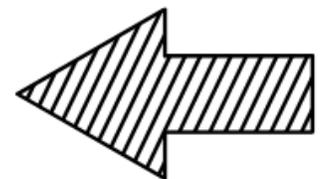
Your loan application was certified by the FA Office and approved by the US Department of Education.

Currency used is US Dollar

For more information, go to: <https://studentloans.gov>

To complete a Master Promissory Note, entrance loan counseling, or learn more about the Direct Loan programs, go to: <https://www.studentloans.gov>. 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.

[Return to Award Summary](#)



**Important
Details About
Your Aid**

3. Click on each of the "Loan Details" hyperlinks to view important details about the award and additional requirements needed to receive the funds.

Note: If you are awarded grants and want to learn more about each grant go here:
<https://uwm.edu/onestop/finances/types-of-financial-aid/grants-and-waivers/>

Financial Aid
Award Package

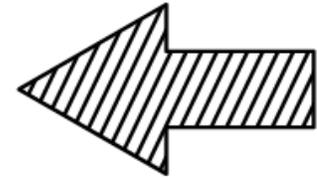
Federal Aid Year 2018-2019

Your acknowledgement and/or changes were successfully processed. Please review the awards for correctness. Remember to "Submit" your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package. You can use the link for Request Counselor Action to communicate with and send updates to the Financial Aid Department.

Last Updated 08/14/2018 3:34:13PM Status Revised Package

Award	Category	Career	Offered	Accepted	Accept	Decline
Fed Direct Subsidized Loan 1	Loan	Undergraduate	5,500.00	5,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Federal Work Study	Work/Study	Undergraduate	1,333.00	1,333.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
GMF Dr John & Cynthia Jackson	Scholarship	Undergraduate	2,500.00	2,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Lawton Scholar Award	Grant	Undergraduate	2,500.00	2,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fed Direct Unsubsidized Loan 1	Loan	Undergraduate	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Total			11,833.00	11,833.00		

Currency used is US Dollar



**Accept
or Decline
Awards**

1. After reviewing your award messages, Accept/Reduce or decline any funds that are offered to you. To accept or decline funds, click on the check box next to each award.
2. Click on the "submit" button to finalize your accepted aid.

If you don't want to accept the full amount, you can reduce the amount offered.

1. Accept the offer.
2. Change the amount you want to receive in the white fillable box that opens up.
3. Click on the "submit" button to finalize your accepted aid.

Note: Please keep in mind loans are offered for the academic year and will be divided between fall and spring semesters. You have 30 days or until June 1st before the academic year, whichever is later, to accept your aid. If you have not accepted your aid by then, it will be canceled. If you decline or if we cancel your award, you are able to request to have it re-offered as long as you are still eligible. You must notify our Financial Aid office if you are graduating in December or will not be enrolling in the term you are offered financial aid.

Electronic Consent

By selecting 'I Agree' you are giving permission for us to do business with you electronically. You are also acknowledging that you are responsible for the content of the current academic year financial aid handbook which can be found on our website.

If you disagree, please select 'Return' and contact the Financial Aid Office to use different methods of communication. This agreement can be changed later by contacting the Financial Aid Office.

Students who are incarcerated in a state or federal correctional institution are not eligible for aid and are required by federal law to inform the Financial Aid Office of their incarceration.

Note: You must click "I Agree" to Electronic Consent before you can accept or decline any awards.

ENTRANCE COUNSELING & MPN INFORMATION

Federal Student Aid | StudentLoans.gov | Log In | Español | MENU

Find out your student loan repayment options here >>

Log in to StudentLoans.gov with your verified FSA ID
LOG IN
Create an FSA ID
Natural Disasters

Undergraduate Students

The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov. You must do this every year.

Graduate/Professional Students

Parent Borrowers

Repayment & Consolidation

- Complete Entrance Counseling
- Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
- Complete Financial Awareness Counseling
- Complete Exit Counseling
- Use the Repayment Estimator
- Complete TEACH Grant Initial and Subsequent Counseling
- Complete TEACH Grant Agreement to Serve
- Complete TEACH Grant Exit Counseling

Click on "Create Your FSA ID Now"

How To Create An FSA ID

Entrance Loan Counseling (ELC) and Master Promissory Note (MPN) ensure that you understand the responsibilities and obligations you are committing to when taking out Federal Direct Loans. These need to be completed before your loans will disburse. Go to this website to complete both of these requirements: <https://studentloans.gov>.

Note: Confirm that you are in the correct section. For example, if you are an undergraduate student, make sure to complete the MPN and ELC for undergraduate students. Please make sure to take your time completing these tasks; it is your responsibility to repay the loan money you are borrowing for your education.

1. To sign your MPN electronically and/or complete ELC go to: <https://studentloans.gov>.
2. You will sign in with your FSA ID Username or Email Address and FSA ID Password (this is the same login information you use to complete the FAFSA).
3. For the MPN, you will select the "Complete Master Promissory Note" link.
4. For the ELC, you will select the "Complete Entrance Loan Counseling" link.

Note: It typically takes 48 hours for your MPN and ELC to link up to your PAWS To Do List. After 48 hours these checklist items will be removed.

SATISFACTORY ACADEMIC PROGRESS

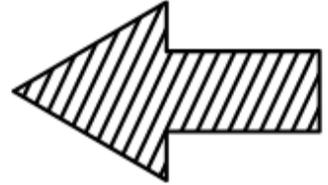
Financial Aid

Federal Aid Year 2018-2019

SAP Status Meeting Satis Acad Progress

For more information, go to

<https://uwm.edu/onestop/finances/receiving-financial-aid/satisfactory-academic-progress-sap/>



**Click on
the Link**

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.

Students must be in good academic standing to remain eligible for financial aid. Click on the link to review our Satisfactory Academic Progress (SAP) policy.

1. Go to "View Financial Aid" under the Finances section.
2. Click on the aid year you want to view.
3. Click on Satisfactory Academic Progress under the Award Summary section.
4. Click on the link provided to review our SAP policy: <https://uwm.edu/onestop/finances/receiving-financial-aid/satisfactory-academic-progress-sap/>.

Note: If you are not meeting SAP requirements, you must meet with a financial aid advisor to appeal.

VIEW BILLING STATEMENT

Online Billing Statement

To view online billing statements, you need Adobe Acrobat 7.0 or higher installed on your computer. If you don't already have it, you can use the link below to go to the Adobe download site.

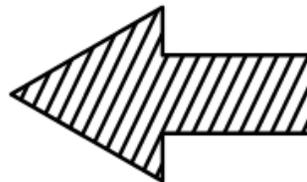
Your browser may also have pop-up blocking that will prevent the statement from appearing.

Contact the Bursar Office, 414/229-4914, bursar@uwm.edu, if you have questions about your statement.

New payment and refund information can be found at uwm.edu/pantherpay. Additional tuition and fee information can be found at uwm.edu/onestop.

Get Billing Statement

[Click here to download Adobe Acrobat](#)



**Click on
Get Billing
Statement**

1. Click on "View Billing Statement" under the Finances section.
2. Click on "Get Billing Statement." This will bring up your billing statement.



UNIVERSITY OF WISCONSIN-MILWAUKEE
PO BOX 500
MILWAUKEE WI 53201-0500

STATEMENT OF ACCOUNT AS OF 01-18-2019

Spring 2019 tuition & fee due date is January 22, 2019. New payment and refund information is available at uwm.edu/pantherpay.

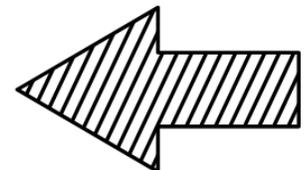
View PAWS for charge and payment activity made after the statement date.

Failure to pay charges by the due date may result in a \$25 late payment fee and a finance charge assessment on the unpaid balance at the rate of 1% per month. Transcript, diploma and registration holds may be placed on past due charges.

Charge Description	Term	Unpaid Balance	Due Date
Tuition and Fees			
Online Course	Spring 2019	\$191.31	2019-01-22
Total Charges Due:		\$191.31	

The Legislature and the Governor have authorized \$1,123,105,633 in state funds for the UW System during the 2018-19 academic year. This amount represents an average subsidy of \$7,645 from the taxpayers of Wisconsin for each student enrolled in the UW System.*

*This statement is based on the provisional recommendation from the Joint Committee on Finance. To see the detailed information about charges and payments on your account, go to the Finances page on PAWS.



**Your Charges
Will Appear
Here**

Note: Your billing statement updates in real time. Any updates to your university charges or award will be reflected on the billing statement.

Anticipated Credit Balance (CR) means you will receive excess cash either via a check to your current mailing address listed on PAWS or via Direct Deposit/PantherPay set up in PAWS.

DISBURSEMENT

Award Summary

Federal Aid Year 2018-2019

Aid offered for the entire year is reflected below. Review information under Terms.

Aid Year				
Award Description	Category	Offered	Accepted	Loan Details
Federal Pell Grant	Grant	3,545.00	3,545.00	
Fed Direct Subsidized Loan 1	Loan	5,500.00	5,500.00	Loan Details
Fed Direct Unsubsidized Loan 1	Loan	2,000.00	2,000.00	Loan Details
Federal Work Study	Work/Study	5,500.00	5,500.00	
UWM Emergency Grant-ND	Grant	647.00	647.00	
MAP-IL	Bursary	1,000.00	1,000.00	
Study Abroad Diversity Scholar	Scholarship	1,000.00	1,000.00	
Aid Year Totals		19,192.00	19,192.00	

Currency used is US Dollar

[Shopping Sheet](#)

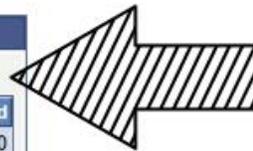
[Satisfactory Academic Progress](#)

[Financial Aid Summary](#)

[Accept/Decline Awards](#)

Fall 2018 Term Award Detail

Fall 2018		View Scheduled Disbursement Dates		
Award Description	Category	Offered	Accepted	
Federal Pell Grant	Grant	1,773.00	1,773.00	
Fed Direct Subsidized	Loan	2,750.00	2,750.00	



**Click on
Hyperlink**

1. Go to Award Summary.
2. Click on "View Scheduled Disbursement Dates."

Scheduled Disbursements

Federal Aid Year 2018-2019

Fall 2018

To view actual disbursements to your financial account, access Account Inquiry.

Award Description	Category	Accepted Amount	Fee	Net Amount	Date/Time
Federal Pell Grant	Grant	1,773.00	0.00	1,773.00	08/25/2018 8:22:44AM
Fed Direct Subsidized Loan 1	Loan	2,750.00	29.00	2,721.00	08/25/2018 8:22:44AM
Fed Direct Unsubsidized Loan 1	Loan	1,000.00	10.00	990.00	08/25/2018 8:22:44AM
MAP-IL	Bursary	500.00	0.00	500.00	08/25/2018 8:22:44AM
Term Totals		6,023.00	39.00	5,984.00	

Currency used is US Dollar

Only actual disbursements are reflected here. These amounts will be \$0 until after disbursement for the semester begins which is ten days before classes begin. Once disbursement has begun, if a disbursing fund has not disbursed, it is your responsibility to determine why. Monitor your email and PAWS TO DO items for assistance.

[Account Inquiry](#)

[Return to Award Summary](#)

go to ...



Disbursement Information

3. Review the "Net Amount" and "Date/Time" for aid that disbursed.

Note: Disbursement begins 10 days prior to the start of a semester. In order for disbursement to occur the following items need to be completed:

- ✓ Accept your financial aid on PAWS.
- ✓ Report outside scholarships using this link: <https://uwm.edu/.../scholarships/i-have-a-private-scholarship/>
- ✓ You must notify us at finaid@uwm.edu if taking less than 12 credits.
- ✓ Go to <https://studentloans.gov> to complete your Master Promissory Note and (MPN) and Entrance Loan Counseling (ELC) if borrowing Federal Direct Loans for the first time.

Note: The census date is usually the end of the 10th day of classes for both fall and spring terms. This is typically the last day of the semester to add/drop a class. Census date is when we capture all students' enrollment status to determine their financial aid eligibility for the Pell Grant and Satisfactory Academic Progress (SAP) purposes.

ACCOUNT ACTIVITY

Account Activity

View by

From 08/12/2018

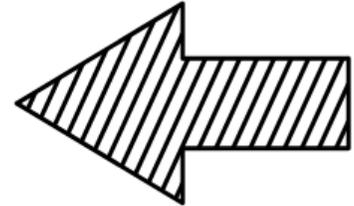
To 02/12/2019

All Terms

go

Posted Date	Item	Term	Charge	Payment	Refund
01/24/2019	Refund on Account	Spring 2019			5,812.44
01/18/2019	L&S College Connection Tuition - Economics of Personal Finance	Spring 2019	-92.00		
01/18/2019	Undergrad Instructionl Tuition	Spring 2019	-311.20		
01/18/2019	Undergrad Instructionl Tuition	Spring 2019	311.20		
01/12/2019	Fed Direct Subsidized Loan 1	Spring 2019		2,721.00	
01/12/2019	Fed Direct Unsubsidized Loan 1	Spring 2019		3,276.00	
01/12/2019	Federal Pell Grant	Spring 2019		3,047.00	
01/12/2019	Federal Supplemental Ed Opt Gr	Spring 2019		500.00	
01/12/2019	Wisconsin Grant	Spring 2019		1,414.00	
12/09/2018	L&S College Connection Tuition - Theory, Practice of Persuasion	Spring 2019	275.00		

Currency used is US Dollar



**You Can See
All of Your
Charges Here**

Account Activity is where you will see charges posted, as well as when payments are made (including financial aid disbursements). If you receive a refund, you will also see it here.

1. Under the "Finances" Section click on the white drop down box.
2. Click on "Account Activity".
3. Click on the light blue circle which will take you to the "Account Activity" page.

COST OF ATTENDANCE

Award Summary

Federal Aid Year 2018-2019

Aid offered for the entire year is reflected below. Review information under Terms.

Aid Year				
Award Description	Category	Offered	Accepted	Loan Details
Federal Pell Grant	Grant	3,545.00	3,545.00	
Fed Direct Subsidized Loan 1	Loan	5,500.00	5,500.00	Loan Details
Fed Direct Unsubsidized Loan 1	Loan	2,000.00	2,000.00	Loan Details
Federal Work Study	Work/Study	5,500.00	5,500.00	
UWM Emergency Grant-ND	Grant	647.00	647.00	
MAP-IL	Bursary	1,000.00	1,000.00	
Study Abroad Diversity Scholar	Scholarship	1,000.00	1,000.00	
Aid Year Totals		19,192.00	19,192.00	

Currency used is US Dollar

[Shopping Sheet](#)

[Financial Aid Summary](#)



[Satisfactory Academic Progress](#)

[Accept/Decline Awards](#)

Click on Hyperlink

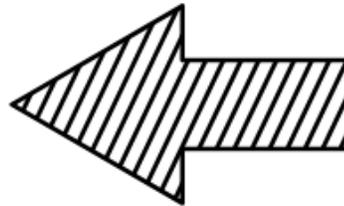
1. Go to Award Summary.
2. Click on "Financial Aid Summary."

Financial Aid Summary

Federal Aid Year 2018-2019

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	33,532.00
Expected Family Contribution	2,557.00 -
Estimated Need	30,975.00
Total Aid	19,192.00 -
Remaining Need	11,783.00



Cost of Attendance Information

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](#)

go to ...



3. This is where you see your Cost of Attendance, Expected Family Contribution, and your Estimated Need. **Note:** See page 12 to review important information about these terms.

Terms you Need to Know Before you go (to UWM)

Academic Year: The start of a school year to the end. UWM usually begins in September and ends in May.

Award: Your award is aid offered to you by the Financial Aid Office.

Budget: A financial plan that helps you track your money, make informed spending decisions, and plan for your financial goals.

Cost Of Attendance (COA): The estimated total amount it could cost you to go to school—usually stated as a yearly figure. COA includes tuition and fees, housing, books, transportation, loan fees, miscellaneous, and personal expenses related to your education.

Disbursement: Payment of financial aid funds to the student by the school starting 10 days before classes begin.

Entrance Loan Counseling (ELC): A mandatory online information session that takes place before you receive your first federal student loan that explains your responsibilities and rights as a student borrower.

Expected Family Contribution (EFC): This is the number that's used to determine your eligibility for federal student financial aid. This number results from the information you provide on your FAFSA.

FAFSA: The Free Application for Federal Student Aid. You need to fill this out for every academic year.

Financial Aid Office: The office that administers your financial aid. Located in Mellencamp 162.

Grants: Financial aid, often based on financial need, that does not usually need to be repaid.

Interest: Money charged regularly at a particular rate for student loans.

Loan Servicer: A company that collects payments and assists you with loan repayment concerns.

Master Promissory Note (MPN): A binding legal document that you must sign online when you get a federal student loan.

Need-Based Aid: Financial aid based on need is determined by COA-EFC.

Pell Grant: Pell Grants are only awarded to 1st bachelor's degree seeking students who display financial need.

PLUS Loan: A loan available to parents of dependent undergraduate students.

Private Loan: A non-federal loan offered by a lender such as a bank, credit union, or other loan company.

Satisfactory Academic Progress (SAP): You must meet SAP requirements to be eligible for federal aid.

Scholarships: Money awarded to students based on academic or other achievements to help pay for educational expenses. Scholarships generally do not have to be repaid.

Subsidized: A loan based on financial need for which the federal government generally pays the interest that accrues while the student is in school, grace, or deferment status.

Unsubsidized: A loan for which the student is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

Verification: The process your school uses to confirm that the data reported on your FAFSA form is accurate. Your school has the authority to contact you for documentation that supports income and other information that you reported.

Work Study: A federal student aid program that provides partial funds for you to work part-time while you are enrolled in school to help pay your educational expenses.