A college education can be one of life’s largest purchases, but also one of its most rewarding. If you’ve been able to save for college — great! Most students and their families use a combination of savings, income and financial aid (including loans) to finance their college education.

Direct costs are owed to UWM, but may vary based on campus room assignment, selected meal plan and state of residency. As an example, we’ve included what direct costs looked like for the 2018-19 school year below. Actual tuition and university housing rates aren’t available until mid- to late summer.

### 2018-19 DIRECT COSTS FOR WISCONSIN RESIDENT
(Reflects costs for two semesters)
- Wisconsin Resident Full-Time Tuition and Fees: $9,588
- University Housing: $4,850-$8,030
- Meal Plan: $3,456-$4,922
- New Freshman Fee ($150 due after being admitted): $250

**TOTAL DIRECT COSTS FOR WI RESIDENT LIVING IN UNIVERSITY HOUSING**: $18,144-$22,790

### ADDITIONAL /INDIRECT EXPENSES
- Books: $800
- Personal Expenses: $2,000
- Transportation: $1,396

**APPROXIMATE TOTAL COST**
(Direct and Indirect Costs): $22,340-$26,986

### ESTIMATED TUITION & FEES FOR OUT-OF-STATE STUDENTS
- Minnesota Reciprocity Rate: $13,513
- Midwest Student Exchange (MSEP): $13,634
- Illinois with MSEP & Milwaukee Advantage Rate: $12,634
- Non-Resident Rate: $20,867

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**How do you apply for financial aid?**

What are important things for you to consider when thinking of paying for college? The reverse side of this fact sheet contains an overview of the financial aid process, important resources and contact information.
FILE THE FAFSA (FREE APPLICATION FOR FEDERAL STUDENT AID)
All students are encouraged to apply for FAFSA online at fafsa.gov. Apply by Feb. 1 for the best financial aid consideration.

MONITOR YOUR EMAIL AND PAWS ACCOUNTS
Email is our primary way of communicating with you. Until you’re assigned a UWM email account, be sure to check the email account used on your admission application. We’ll reach out if we need additional information and when your award has been determined. We’ll also direct you to your PAWS account with detailed instructions. paws.uwm.edu

CHECK OUT OUR FINANCIAL AID GUIDE ONLINE
We cover the essentials of cost estimations, payment plans, loans, scholarships and more at uwm.edu/onestop/finances.

DEVELOP YOUR OWN BUDGET
The Estimated Cost of Attendance, 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 personal budget. coa.uwm.edu

ACCEPT, DECLINE OR 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 receive loan funds, you must: 1) accept the loan on PAWS and 2) complete entrance loan counseling and the MPN online. For federal direct loans, go to studentloans.gov. Check your PAWS to-do list for missing items that still need to be turned in.

IF NEEDED, BEGIN A JOB SEARCH
Visit uwm.edu/careerplan and click on Handshake to view job openings. If offered federal 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

APPLY FOR SCHOLARSHIPS
Review the eligibility requirements for each UWM scholarship you apply for and apply early. UWM’s scholarships are listed here: uwm.academicworks.com.

DETERMINE IF ADDITIONAL FINANCIAL RESOURCES ARE NEEDED
Use our Total Cost Estimator at uwm.edu/costestimator to develop a 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 or your family need to apply for other loans. Consider a parent PLUS Loan or a private educational loan.

Although you can enroll in classes and move into university housing with only small deposits, make sure you know how you’ll cover remaining expenses. Your university charges must be paid in full before you can enroll in a future semester.

CONNECT

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