UNIVERSITY of WISCONSIN
UWMILWAUKEE

COST OF ATTENDANCE & FINANCING YOUR EDUCATION

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

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.

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.

MAY 1, 2019

Priority deadline to pay New Student Confirmation Deposit and housing deposit fee.

JULY 2019

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

AUGUST 24, 2019

Financial Aid for fall begins to disburse.

AUGUST 27, 2019

Approximate date the Cashier's Office begins refunding Fall 2019 financial aid excess cash. See **uwm.edu/pantherpay** for refund options.

SEPTEMBER 3, 2019 » TUITION AND FEES DUE

Payment is due in full or a minimum $100 payment toward Fall 2019 charges in order to be eligible for the installment plan. If you have made your confirmation deposit and/or been awarded and accepted at least $100 in Fall 2019 financial aid, you have met the minimum payment requirement.

SEPTEMBER 4, 2019

Eligible Fall 2019 charges begin to transfer to the Installment Payment Plan.

ADDITIONAL TUITION & FEE INFO

Review information under the Finances tab for everything related to fees, due dates, installment plan, credit agreement, methods of payment and much more.
uwm.edu/onestop

PAYMENT METHODS

Online: Use the Make a Payment link on your PAWS Student Center homepage.

TouchNet Credit Card: Mastercard, VISA, and American Express accepted. *Convenience fee of 2.85%.*

TouchNet ACH Payment: 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.*

FINANCIAL AID CHECKLIST

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

FINANCIAL AID OFFICE

Mellencamp Hall, Room 162
P.O. Box 469,
Milwaukee, WI 53201
Phone: 414-229-4541
Fax: 414-229-5699
financialaid.uwm.edu
finaid@uwm.edu

BURSAR OFFICE

Accounts Receivable,
Mitchell Hall, Room 295
Cashier's Office,
Mitchell Hall, Room 285
P.O. Box 500,
Milwaukee, WI 53201
Phone: 414-229-4914
bursar@uwm.edu