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 those owed to UWM. For students pursuing an associate degree, those include: $250 new freshman fee, tuition and other fees. Actual rates for 2018-19 are shown below.

**2018-19 DIRECT COSTS FOR WISCONSIN RESIDENT** *(Reflects cost for two semesters.)*

- Wisconsin Resident Full-Time Tuition and Fees: $5,148
- New Freshman Fee ($150 due after being admitted): $250

When determining your financial aid eligibility, you may incur other educational and living expenses during your nine-month period of enrollment. These are called indirect costs and aren’t paid to UWM. Our estimates for indirect costs for the 2019-20 academic year are:

<table>
<thead>
<tr>
<th>INDIRECT COSTS</th>
<th>Living with Parent</th>
<th>Living Away from Parent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room/Housing Allowance</td>
<td>$0</td>
<td>$6,602</td>
</tr>
<tr>
<td>Meals</td>
<td>$4,190</td>
<td>$4,190</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,396</td>
<td>$1,396</td>
</tr>
<tr>
<td>Personal/Miscellaneous</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

**APPROXIMATE TOTAL COST** *(Direct and Indirect Costs)* $13,616-$20,218

**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.

**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.

**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.
[www.uwm.edu/onestop](http://www.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.
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 away from your parents, 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 & 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.

Your university charges must be paid in full before you can enroll in a future semester.

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