A college education is one of life's largest purchases, but also one of its most rewarding. Direct costs are owed to UWM, but may vary based on campus room assignment, selected meal plan and state of residency. As an example, the direct costs of the 2019-20 school year are listed below. Actual 2020-21 tuition and university fees won't be available until mid- to late summer.

### 2019-20 Tuition and Fees

#### Tuition
(Reflects costs for two semesters for bachelor's degree students)
- $9,598 Wisconsin Resident Full-Time
- $13,701 Minnesota Reciprocity Rate
- $13,644 Midwest Student Exchange (MSEP)
- $12,644 Illinois with MSEP & Milwaukee Advantage Rate
- $21,168 Non-Resident Rate

#### Direct Costs
(Reflects costs for two semesters for students living in University Housing)
- $4,850-$8,030 University Housing
- $3,456-$4,922 Meal Plan
- $250 New Freshman Fee ($150 due after being admitted)

#### Estimated Additional/Indirect Expenses
(Reflects costs for two semesters)
- $800 Books
- $2,000 Personal Expenses
- $1,396 Transportation and Parking

### 2019-20 Approximate Total Cost
$22,350-$26,996 (Direct and Indirect Costs for Wisconsin Residents)

Out-of-state students, please use the above figures to calculate approximate total cost.

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**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.

Check the reverse side of this sheet for financial aid information.
FINANCIAL AID CHECKLIST

- **File the FAFSA**
  (Free Application for Federal Student Aid)
  All students are encouraged to apply for FAFSA online at [fafsa.gov](http://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, check the email account used on your admission application. We’ll reach out if we need more information and when your financial aid has been determined. We’ll also direct you to your PAWS account with detailed instructions. [paws.uwm.edu](http://paws.uwm.edu)

- **Review Online Financial Aid Guide**
  We cover the essentials of cost estimations, payment plans, loans, scholarships and more. [uwm.edu/onestop/finances/resources/#FAatUWM](http://uwm.edu/onestop/finances/resources/#FAatUWM)

- **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 and can help you develop your personal budget. [coa.uwm.edu](http://coa.uwm.edu)

- **Accept, Decline or Reduce Any Offered Awards**
  In your PAWS account, click on each aid description for additional information and instructions for the various programs.

- **Complete Any Master Promissory Notes (MPN) and Entrance Loan Counseling**
  To receive loan funds, you must: accept the loan on PAWS and complete entrance loan counseling and the MPN online. For federal direct loans, go to [studentloans.gov](http://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](http://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 Scholarship 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](http://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](http://uwm.academicworks.com).

- **Determine If Additional Financial Resources Are Needed**
  Use our Total Cost Estimator at [uwm.edu/costestimator](http://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 and 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.

FOR MORE INFORMATION PLEASE CONTACT US:

**FINANCIAL AID OFFICE**
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Accounts Receivable, Mitchell Hall, Room 295
Cashier’s Office,
Mitchell Hall, Room 285
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