A college education is one of life's largest purchases, but also one of its most rewarding. Direct costs, such as the New Freshman Fee and tuition, are owed to UWM. Estimates of 2021-22 rates are shown below. Actual 2021-22 tuition and university fees won't be available until mid- to late summer.

**2021-22 Tuition and Fees**

**Estimate of Direct Costs for Wisconsin Resident**
(Reflects costs for two semesters for associate degree students)

- $5,090 ..................... Wisconsin Resident Full-Time
- $150 ......................... New Freshman Fee

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 2021-22 academic year are:

**Indirect Costs**

<table>
<thead>
<tr>
<th></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>$6,542</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>$1,472</td>
<td>$1,472</td>
</tr>
<tr>
<td>Personal/Miscellaneous</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

**2021–22 Estimated Total Cost of Attendance**

$13,702-$20,244 (Direct and Indirect Costs for Wisconsin Residents)

Out-of-state student should substitute their corresponding tuition category with the Wisconsin Resident Full-time amount listed above.

- Minnesota with Reciprocity .................. $5,206
- Non-Resident .................................. $12,662

**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. Please check current office hours prior to visiting in-person.

**Check the reverse side of this sheet for financial aid information.**

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**2021-22 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, is available prior to enrollment.

**May 1, 2021:** Decision Day: Confirm your Intent to Enroll.

**Late July 2021:** Fall tuition and fee information will be available on PAWS.

**August 23, 2021:** Financial aid for Fall begins to disburse.

**August 26, 2021:**
Approximate date the Cashier’s Office begins refunding Fall 2021 financial aid excess cash. See uwm.edu/pantherpay for refund options.

**September 2, 2021:**
Payment is due in full or a minimum $100 payment toward Fall 2021 charges in order to be eligible for the installment plan. If you have made your confirmation deposit and/or been offered and accepted at least $100 in Fall 2021 financial aid, you have met the minimum payment requirement.

**September 3, 2021:** Eligible Fall 2021 charges begin to transfer to the Installment Payment Plan.

**Additional Tuition and Fee Info:** Review information under the Finances tab for everything related to fees, due dates, installment plan, credit agreement, methods of payment and more. uwm.edu/onestop
FINANCIAL AID CHECKLIST

☑ File the FAFSA (Free Application for Federal Student Aid)
All students are encouraged to submit the 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, 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

☑ Review Online Financial Aid Guide
We cover the essentials of cost estimations, payment plans, loans, scholarships and more. 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

☑ 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. 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 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/reportscholarship.

☑ 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 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 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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