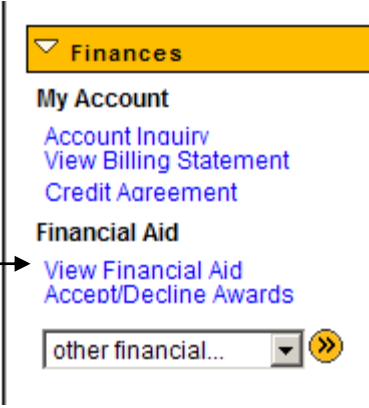


Loan Self-Certification Information

Students who **have** submitted a FAFSA should read below. Students who **have not** should skip to the top of page three.

1. Access the Loan Self-Certification Form. Please be aware that this is not a loan application, it is a required follow-up to the loan application you have submitted to your lender. Your lender will provide this form either electronically or on paper **AFTER** you have submitted a loan application to them. You should use the form provided by the lender as it may include an identification number to match the application. If you no longer have the original form from your lender and need an extra copy, you can print a generic form with link [Private Education Loan Applicant Self-Certification Form](#) or pick it up from Mellencamp Hall Room 162.
2. Log into your PAWS account to find the necessary information to complete Section 2 on the form.
3. Under “Finances,” click on “View Financial Aid.”



4. Please select the aid year. For private loans for the 2022-2023 academic year including Summer 2023, click on 2023. For private loans for the 2023-2024 academic year including Summer 2024, click on 2024.
5. Click on the “Financial Aid Summary” link found on the “Award Summary” page.
6. View the “Estimated Financial Aid Budget” page to see your cost of attendance information.
7. This is your cost of attendance information needed for Section 2 (letter A). If you are applying for a private loan for fall semester only, then use the number listed for “Term Total” under fall term. If you are applying for a private loan for spring semester only, then use the number listed for “Term Total” under spring term. If you are applying for a private loan for the whole academic year, then use the number listed as “Total Cost of Attendance.”
8. Go back to the “Award Summary” page to answer letter B. If you are requesting a loan for the entire academic year, use the amount listed for “Aid Year Totals” under offered column. If you are requesting a loan for a single term, use the amount listed under “Term Totals” for the term you wish to borrow.

9. In Section 3 of the form you are asked for the “Period of Enrollment Covered by the Loan.” Please use one of the loan periods listed below.

Loan Periods for 2022-2023	
	Loan Period
Fall/Spring Academic Year	09/06/2022 – 05/20/2023
Fall Only	09/06/2022 – 12/23/2022
Winterim	09/06/2022 – 01/20/2023
Spring Only	01/23/2023 – 05/20/2023
Summer	05/30/2023 – 08/19/2023

Loan Periods for 2023-2024	
	Loan Period
Fall/Spring Academic Year	09/05/2023 – 05/18/2024
Fall Only	09/05/2023 – 12/23/2023
Winterim	09/05/2023 – 01/20/2024
Spring Only	01/22/2024 – 05/18/2024
Summer	05/28/2024 – 08/17/2024

10. Send the completed form to the lender you have chosen for a private loan. Please contact the lender if you have questions on how to submit this form.

It is strongly recommended that you complete a FAFSA at <https://studentaid.gov/> before receiving a private loan. Regulations have lengthened the private loan application process and the time frame of disbursement, so they are no longer the “quicker” option over the FAFSA. Everyone qualifies for at least a federal loan from the FAFSA and the terms may be more beneficial in the long run. Please complete the FAFSA first even if it is just to reduce the amount of the private loan you will receive. If you will not complete a FAFSA, you will have to contact the Financial Aid Office to explain your decision.

1. Access the Loan Self-Certification Form. Please be aware that this is not a loan application, it is a required follow-up to the loan application you have submitted to your lender. Your lender will provide this form either electronically or on paper **AFTER** you have submitted a loan application to them. You should use the form provided by the lender since it may include an identification number to match the application. If you no longer have the original form from your lender and need an extra copy, you can print a generic form with link [Private Education Loan Applicant Self-Certification Form](#) or pick it up from Mellencamp Hall Room 162.
2. Use the “Cost of Attendance” information listed at <https://uwm.edu/onestop/finances/cost-of-attendance/> to determine student’s cost of attendance for the loan period requested. You can also get a copy of the information from Mellencamp Hall Room 162.
3. Answer 0 for “estimated financial assistance,” unless you are receiving outside aid such as scholarships or waivers.
4. In Section 3 of the form you are asked for the “Period of Enrollment Covered by the Loan.” Please use one of the loan periods listed in Step 9 of the previous section.
5. Send the completed form to the lender you have chosen for a loan. Please contact the lender if you have questions on how to submit this form.