

**2020-21**

**Financial Aid Handbook**

**UWM**



UNIVERSITY of WISCONSIN  
**MILWAUKEE**

**Guide to the Financial Aid Process**

**\*\* Required Reading \*\***

**For all Financial Aid Recipients**

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**UW-Milwaukee  
2020-21 Financial Aid Handbook  
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## Guide to Your Financial Aid

**Congratulations** on your decision to continue your education at the University of Wisconsin-Milwaukee! This document assumes our office has offered financial aid to you for the 2020-21 academic year. Filing the Free Application for Federal Student Aid (FAFSA) is an important step for help with your college financing, but there is more to do. This document discusses the **additional steps you need to take** to make sure you receive your funds in time to pay your university charges. It talks about costs and creating a budget. It discusses additional resources you may wish to consider if you have a gap between your costs and what is available to you from financial aid and your personal resources. It is very easy to begin classes, but you will not be allowed to register for future semesters at UWM with a past due balance. That is why it is important to have an idea of how much your expenses will be and how you are going to pay them before classes begin.

### [Panther Access to Web Services \(PAWS\)](#)

PAWS is your online student portal. You should check your PAWS Student Center often—even during the summer months. It has a lot of information, so you can often find answers to questions without having to contact someone. Review all of the various links, but pay particular attention to:

**Finances:** View, accept, reduce, or decline all aid offered to you in this section. Click on each item offered to review additional information about the aid. Once billing statements have been created each semester (about a month prior to the first day of classes), the link to “View Billing Statement” will be the best place to see your charges and your financial aid together in one place.

**To Do List:** Often, if we need additional information from you, you will see it here. It is important for you to resolve items listed here.

If you need help navigating the information on your PAWS account, review our [PAWS Financial Aid Tutorial](#).

### [The Family Educational Rights and Privacy Act \(FERPA\)](#)

This law restricts information university officials can and will provide over the phone and/or to a third party, including parents.

- ✓ If you want us to discuss your financial aid with someone else, you must complete the **Student Consent Release**.
- ✓ If you want to allow others the ability to view specific information in your PAWS account, you must complete **Designate Access**.

You can complete either of these online. After logging into your PAWS Student Center, scroll down to the Personal Information section and select **Student Information Release**. You then have two options. Select **Student Consent Release** to identify people you give permission for staff to discuss your information. Select **Designate Access** to create an account for someone else.

Even with a FERPA release, we cannot share some information. For example, we are not able to release tax information via phone. The Department of Education masks income information when the IRS Data

Retrieval Tool is used. If you or another individual needs this information, you will need to obtain copies of your respective IRS tax return or IRS tax return transcript.

In some cases, we are not able to provide financial aid or FAFSA information to third parties, even with a FERPA release. In those situations, we will complete the information and return it to the student either in person or via mail to the student's permanent address as reported in PAWS.

## To Do Checklist

Use this checklist as a guide to finish all the requirements necessary to fund your education:

- ✓ 1. File a FAFSA-Done if you have an aid offer.
2. Read your emails—year-round. We use the email address you provided on your admission application until you receive your UWM email address. You are expected to monitor (or forward) your UWM email.
3. Review your PAWS TO DO List and complete these items in a timely manner.
4. Read this handbook for details on how to access the funds offered.
5. Review the [PAWS Financial Aid Tutorial](#) for help understanding the billing statement as well as how and when we will apply your aid to your bill.
6. Accept/Reduce/or Decline your aid within 30 days or by June 1, whichever is later. (Scholarships have earlier dates).
7. Complete required [Direct Loan Master Promissory Notes \(MPNs\)](#)—this is your loan application.
8. Complete required [Entrance Loan Counseling](#).
9. All borrowers will need to complete the new Informed Borrowing Confirmation process before the first disbursement of a Direct Loan EVERY YEAR. Borrowers will complete this new requirement at StudentAid.gov. The Department of Education is developing this process. We hope to have more information in April 2020.
10. [Notify us](#) if you **are not or will not be a fulltime** student (enrolled in less than 12 credits as an undergraduate or less than 8 as a graduate student).
11. [Notify us](#) if you will receive other types of assistance not reflected on your aid offer.
12. Actual costs are not available until the end of July. In the meantime, use our [UWM Total Cost Estimator](#) to develop your individual budget **FOR THE YEAR** in order to determine if you have enough funding or if you need to apply for [additional loans](#).

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## Your Financial Aid Offer

### Eligibility Information

- We will send you an email when your financial aid eligibility has been determined.
- Aid eligibility is based on FAFSA results, financial need, any specific criteria required by the various programs, and [the estimated cost of attendance](#).
- Eligibility also assumes full-time enrollment. If you will enroll for fewer credits, you must notify us each semester (or for both semesters if you know how many credits you will take in both), and your aid must be re-evaluated based on a change to your cost of attendance. You should allow two weeks for us to review your file based on a different enrollment level—sometimes longer if within a month of the start of classes.
- To be eligible for **MOST TYPES** of financial aid, you must be enrolled at UWM for at least:
  - six credits as an undergraduate or eligible non-degree student,

- four graduate level credits as a graduate student,
- or three credits for dissertator status

### **Types of Aid**

- Read the descriptions of the types of aid offered to you before accepting or declining them.
- Aid may be tentative pending confirmation of fund availability. We use the best information available at the time your eligibility is determined.
- **We will cancel aid not accepted within 30 days or by June 1, whichever is later.** If you are unsure whether to accept Federal Work-Study, accept it now to have the funds reserved for you. We can reinstate Direct Loans and Pell Grants; **other funds may no longer be available once canceled.**
- Making revisions to your FAFSA, or receiving assistance from outside sources, may affect the amount, as well as the type(s) of assistance you are eligible to receive.
- Print and keep a copy of your initial offer and any subsequent revised offers.

### **Changes in Enrollment**

- The aid offered reflects your eligibility for fall and/or spring semester. If we have not offered you aid for a semester in which you plan to attend, and you believe you are eligible to receive financial aid, please [contact us](#).
- If you are enrolling at UWM for one semester only, but have received an aid offer with two semesters of aid, [notify our office](#) so we can make the revision for you.
- Undergraduate students who will graduate in fall must have any Direct Loan funds prorated. This means we will base the amount of Direct Loan ultimately offered on the number of credits you are taking.
- If your career status will change during the academic year, notify our office, as we will need to revise your aid. (Example—undergraduate student for fall and graduate student for spring.)
- While we would prefer that you notify us if you will not be enrolling, we will cancel all undisbursed aid 15 days after the beginning of the semester if you have not registered for classes or you are in an ineligible status. Please notify us if you return and want us to reconsider any remaining eligibility.
- If another college has offered you aid for the same enrollment period, you will need to have that school cancel the pending aid before we will be able to disburse your aid. If you are a transfer student, we will take aid received for the same academic year into consideration when determining your remaining eligibility. If you received aid at another university for a summer term, please let our office know.

### **College Financing Plan/Shopping Sheet**

UWM, and many other colleges, provide a College Financing Plan. This standardized form was created to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school. Students who have been offered financial aid will see this as a link in the View Financial Aid page in their PAWS Student Center. You are encouraged to print and save this.

## How Your Financial Aid Eligibility is Determined

### Eligibility Requirements

**To be offered federal, state, or institutional funds administered by UWM's Financial Aid Office, you must:**

1. File a [FAFSA](#) each year.
2. Be admitted to UWM in a degree-granting program or as an eligible [non-degree student](#).
3. Have a high school diploma or a General Education Development (GED) certificate.
4. Be a U.S. citizen or an eligible non-citizen.
5. If born male, be registered with [Selective Service](#).
6. Have a valid Social Security Number.
7. Not be in default on a student loan. Review your federal loans at <https://nslds.ed.gov/>.
8. Not owe an overpayment on any federal (Title IV) aid.
9. Meet the [Satisfactory Academic Progress \(SAP\) Standards](#) as defined by the Financial Aid Office.
10. Not have a [conviction for a drug-related offense](#) that occurred while receiving federal assistance.
11. Not be delinquent on court-ordered child support and/or maintenance (this applies only to State of Wisconsin-controlled grants).
12. Certify that you will use student aid only for educational purposes.
13. [Not be incarcerated](#). Students with criminal convictions have limited eligibility. Federal law requires students to inform the Financial Aid Office of their incarceration.

**In addition to the above requirements, to receive aid, you must:**

14. Be enrolled in a minimum of six credits as an undergraduate student (except for Pell Grant consideration), four credits as a graduate student, or three credits as a dissertator. Most financial aid programs *require at least this enrollment level*, which is half-time. *Audit credits do not count*. A student offered a Federal Supplemental Opportunity Grant or Federal Work-study may be able to retain a prorated portion of those funds.
15. If retaking a class you already passed (e.g., to receive a better grade), the course may be repeated only once to be counted toward enrollment status for financial aid eligibility. If you continue to repeat this passed course, Title IV federal funds can no longer pay for it.
16. Not be receiving financial aid from another institution for the same enrollment period. Students can only receive aid from one institution at a time—even if enrolled at two schools. However, in some cases, we can consider your enrollment and costs at another institution when determining your financial aid eligibility at UWM. This generally only makes a difference if you enroll at UWM less-than full-time and are the recipient of Federal Pell Grant funds. For more information, review our [Consortium Agreement](#).
17. Establish and maintain eligibility for the programs for which you receive aid.

Students who have already satisfied all the requirements for their degree, but have not yet graduated, are not eligible for federal aid.

**Equation used in determining financial aid eligibility:**

|  |
|--|
| <p><b>Cost of Attendance (COA)</b><br/> <b>- Expected Family Contribution (EFC)</b><br/> <b>= Financial Need</b></p> |
|--|

The following paragraphs explain where these figures come from. You can find the figures we used for you in the Finances section of your PAWS account. (Review [PAWS Financial Aid Tutorial](#) for details.)

**Estimated Cost of Attendance (COA)/Financial Aid Budget**

The actual cost to attend UWM is different for each student, depending on variables such as degree program, housing and lifestyle choices, special course fees, and individual needs. **The Estimated Cost of Attendance (COA)** is an average figure used by the Financial Aid Department in determining financial aid eligibility. This figure includes **estimates** of direct costs (university charges you will need to pay UWM) as well as indirect costs (educational and living expenses not paid to UWM). Because we use averages and estimates, the figures will vary slightly from other published figures. Categories included in the COA are tuition and fees, room and meals (no room allowance if you are living with a parent), books and supplies, personal/miscellaneous expenses, transportation, and loan fees. The amounts for these categories are:

**2020-21 Estimated Cost of Attendance  
 9 Month Enrollment Period  
 Amounts Assume Two-Semesters of  
 Full-time Enrollment**

| <i>Tuition Rates</i> | <i>Wisconsin Resident</i> | <i>MN Reciprocity</i> | <i>Midwest Student Exchange</i> | <i>Non-Resident</i> |
|----------------------|---------------------------|-----------------------|---------------------------------|---------------------|
| <b>Associate</b>     | \$ 5,154                  | \$ 5,270              | N/A                             | \$12,724            |
| <b>Bachelor</b>      | \$ 9,598                  | \$13,702              | \$13,644                        | \$21,168            |
| <b>Graduate</b>      | \$12,050                  | \$19,088              | \$17,322                        | \$25,282            |

The figures below are estimates used for determining financial aid eligibility. Some of the amounts will be Direct Costs (owed UWM); some will be Indirect Costs (expenses you may or may not incur).

|                        | <b>Living with Parent</b> | <b>Living On Campus</b>               | <b>Living Off Campus</b>              |
|------------------------|---------------------------|---------------------------------------|---------------------------------------|
| Room/Housing Allowance | \$ 0                      | \$6,502 Undergrad<br>\$9,694 Graduate | \$6,502 Undergrad<br>\$9,694 Graduate |
| Meals                  | \$4,190                   | \$4,190                               | \$4,190                               |
| Books and Supplies     | \$ 800                    | \$ 800                                | \$ 800                                |
| Transportation         | \$1,484                   | \$1,484                               | \$1,484                               |
| Personal/Miscellaneous | \$2,000                   | \$2,000                               | \$2,000                               |

| <i>Estimate of Total Cost for a Number of Categories for an Academic Year</i> | <i>Wisconsin Resident</i> | <i>MN Reciprocity</i> | <i>Midwest Student Exchange</i> | <i>Non-Resident</i> |
|---|---------------------------|-----------------------|---------------------------------|---------------------|
| <b>Associate Living with Parent</b>   | \$13,706                  | \$13,822              | N/A                             | \$21,276            |
| <b>Associate Living Away from Parent</b>                                      | \$20,208                  | \$20,324              | N/A                             | \$27,778            |
| <b>Bachelor Living with Parent</b>  | \$ 18,150                 | \$22,254              | \$22,196                        | \$29,720            |
| <b>Bachelor Living Away from Parent</b>                                       | \$24,652                  | \$28,756              | \$28,698                        | \$36,222            |
| <b>Graduate Living with Parent</b>  | \$20,688                  | \$27,726              | \$25,960                        | \$33,920            |
| <b>Graduate Living Away from Parent</b>                                       | \$30,382                  | \$37,420              | \$35,654                        | \$43,614            |

As you create your own budget and plan for the school year, we encourage use of our online tool, the [UWM Total Cost Estimator](#). By using this tool, you may start thinking of things you could do, and choices you can make, to help you reduce your costs. While it might be nice to have a single room or apartment, sharing these costs with roommates may make more fiscal sense if you have to borrow loans in order to pay the bills. You should also save as much money as possible from summer employment.

### **Expected Family Contribution (EFC)**

**Expected Family Contribution (EFC)** is a measure of your (and your family, if you are considered a dependent student) financial strength and is calculated according to a formula established by law. The formula uses the information you supplied on your Free Application for Federal Student Aid (FAFSA). The EFC is on your Student Aid Report and in the Finances area of your PAWS Student Center.

**The EFC is not the amount you pay.** The financial aid offer is based on both your demonstrated financial need as well as the availability of funds. It is not unusual for some funds to be depleted early in the processing cycle. Your file was given maximum consideration for all funds available at the time your eligibility was determined. Most financial aid programs require that you have financial need to be eligible to participate. However, a few programs do not require financial need.

What you should do is take your budget figure and subtract the amount of financial aid you are eligible to receive. The result may be closer to what the family actually needs to contribute. In other words, your calculations will look like:

**Your Direct Costs**  
 - **Financial Aid Offered / Accepted**  
 = **Amount You/Family will need to contribute toward Direct Costs through savings, work, private scholarships, and/or additional loans**

### **Special Circumstances**

If you/your family have special circumstances that you believe we should take into consideration—for example, a source of income is no longer being received or a significant change in income was experienced in 2019 or is expected for 2020—we may be able to make adjustments for you based on your actual 2019 income or expected 2020 income. You can contact a financial aid advisor or review the [Special Circumstances form](#) and submit it to our office with the documents indicated on the form. We will review it and let you know if any additional documentation is required. Students must have already



submitted the 2020-21 FAFSA and been offered financial aid based on actual information before a special circumstance request will be considered.

### Just for Graduate Students

Graduate students are evaluated for a Federal Direct Unsubsidized Loan. Initial aid offers are determined assuming full-time enrollment (eight or more credits) as a Wisconsin resident. If you are a non-resident for tuition purposes, and **will not** receive a non-resident tuition waiver from the University, you may contact our office to request a review of your financial aid and a possible revision to your Estimated Cost of Attendance. This may allow you to borrow additional loans (generally in the form of a Federal Direct Grad PLUS or a Private Alternative Loan.)

**If you will not enroll in at least eight graduate credits** for a given semester, you must notify our office and report the number of credits you plan on taking. You must do this in order for your aid to disburse. Although some Graduate School programs may consider your enrollment status to be full-time with less than eight credits (often the case for students with an assistantship), our office needs to adjust the tuition component of your cost of attendance based on your *actual* credit level. [Contact us](#) as soon as possible with the exact number of credits you will enroll in if you plan to take less than eight credits in fall or spring.

In order to qualify for federal aid, graduate students must register for at least four *graduate level* credits. If you register for a three-credit graduate level course and a one-credit undergraduate level sport and recreation course, you **will not** qualify for aid. However, if you are taking undergraduate coursework *that applies* to your graduate program, you *may* be eligible for graduate level loan limits when enrolled in at least four credits. If this scenario applies to you, you will need to provide our office with appropriate documentation from your academic advisor before any loan can disburse.

**Dissertator students**—if you intend on accepting financial aid, you are encouraged to complete your Application for Doctoral Dissertator Status as soon as eligible. If your Dissertator Status has not been reviewed and updated in PAWS prior to the start of disbursement, please be aware that your financial aid will likely need to be adjusted and may result in you having to return financial aid funds previously disbursed. If you expect you will obtain dissertator status by the term add/drop deadline, it is advisable that you ask for the lower dissertator rate to prevent a subsequent return of funds. Please review the [dissertator status policy](#).

**Important:** If you are receiving a fellowship from the University (which may include a monthly stipend and/or tuition waiver), and it *does not* appear in your financial aid in PAWS, you must [notify us](#). Fellowships, scholarships, traineeships, Chancellor's Graduate Student Awards, and most other educational resources must be included when determining your eligibility for federal student aid, and you should report them to us at the time they are offered to you. Teaching, Project, and Research Assistantships (TAs/PAs/RAs) do not affect your eligibility for financial aid; however, if you file a FAFSA next year, you should report assistantships as untaxed income. Our office must report all of these resources annually to the University of Wisconsin System.

The maximum annual limit for a graduate level Federal Direct Unsubsidized Loan is \$20,500. If your estimated cost of attendance exceeds this, you can consider borrowing additional loans through either a [Grad PLUS Loan](#) or a [Private Alternative Loan](#).

## Non-Degree Students

Students classified as [Non-Degree Students](#) are generally not eligible for financial aid. Exceptions are those [enrolled in eligible certificate programs](#) or those taking prerequisite courses for admission to a UWM second degree, graduate degree, or certification program. In those cases, students must document eligibility on a [Non-degree Enrollment Verification form](#) and have the form submitted to the Financial Aid Office as early as possible. Non-degree students without a Bachelor's degree are not eligible for financial aid.

If it is determined you are eligible for financial aid as a non-degree student, you will only be offered a Federal Direct Loan.

## Types of Aid

Most financial aid programs have limits. Sometimes limits are based on the aggregate/total dollar amount (in the case of loans) and sometimes they are based on the number of semesters (grants) a student can receive certain aid types. These limits are not appealable. In addition to these limits, students must also adhere to the [Satisfactory Academic Progress \(SAP\) Policy](#) limits.

Financial aid applicants are evaluated for [Scholarships](#), [Grants](#), [Loans](#), and [Federal Work Study](#). We encourage you to visit these links for detailed information on the programs that you have been offered.

### [Scholarships](#)

A scholarship is gift aid. In most cases, scholarships do not have to be repaid if the enrollment period is completed. Scholarships are a valuable part of college financing and are typically given in recognition of a student's achievement.

### [Grants](#)

A grant does not have to be repaid. Eligibility is based on EFC, financial need, and additional requirements determined by the individual program. All require that a FAFSA be submitted and recipients meet general eligibility requirements unless indicated otherwise.

- ✓ Federal grants are funded through the Federal Government
- ✓ Wisconsin Grants are funded through the State of Wisconsin and require Wisconsin residency and attendance at a Wisconsin college.

Graduate students and undergraduates with bachelor's degrees are not eligible for grant funds unless specifically indicated in the descriptions.

The various grant programs are listed below. Details on each of the programs can be found on the Grants webpage, <http://grants.uwm.edu>.

#### **Federal Grants:**

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Teacher Education Assistance for College and Higher Education Grant (TEACH)

Federal Iraq and Afghanistan Service Grant

Federal Children of Fallen Heroes Scholarship

Bureau of Indian Affairs Grant

AmeriCorps Segal Education Award  
Gaining Early Awareness & Readiness for Undergraduate Programs Grant (GEAR UP)

**Wisconsin Grants:**

Wisconsin Grant  
Wisconsin Talent Incentive Program (TIP)  
Wisconsin Tuition Assistance Grant (TAG)  
Wisconsin Lawton Scholars Grant  
Wisconsin Indian Assistance Grant  
Division of Vocational Rehabilitation (DVR) Training Grant  
Wisconsin Hearing and Visually Impaired Student Grant  
Wisconsin Grant for Study Abroad

**Institutional or Private Funding:**

Fund for Wisconsin Scholars Grant (FFWS)  
UWM Panther Grant

**Federal Work Study**

Work Study allows a student to earn money for educational expenses while attending college. Financial need and enrollment in at least one credit are required in order to earn funds through this program. If we offered you work-study, you need to find a job that allows you to earn these funds. For more information regarding on-campus employment, please visit [Handshake](#). Most jobs do not require Federal Work Study eligibility.

If you know that you will not earn the funds offered to you, please decline the aid through your PAWS account. UWM has a limited amount of Federal Work Study funds available. Declining any work-study you do not plan on earning allows us to offer the opportunity to another student. If you have not earned any work-study funds within 30 days of the start of the semester, we will cancel your entire work-study offer.

**Loans**

While some loans have forgiveness provisions, most require that principal and interest be repaid. A FAFSA must be submitted to be considered for most loans. While the Minority Teacher Loan and Private Alternative Loans do not require a FAFSA, students are encouraged to file a FAFSA first to take advantage of the best financial aid programs, both grants and loans, prior to borrowing a private educational loan.

While student loans can be a good way to help finance an education, it is important to understand your responsibilities as a student loan borrower. All student loans will require that you sign a promissory note (the actual loan application). Read the description of any loan offer before making a decision to accept and borrow the loan. Keep copies of all loan documents.

A minimum enrollment status of half time (undergraduate 6 credits/ graduate 4 credits, except for some alternative loan programs) is required to participate in all loan programs. Aid offers are for one academic year and require that the student complete a FAFSA each year to be considered for continuing eligibility.

The various loan programs are below. Each is linked to additional details found on the loans.uwm.edu web page.

- [Federal Nursing Loan](#)
- [Nurse Faculty Loan](#)
- [Minority Teacher Loan](#)
- [Federal Direct Loan – Subsidized](#)
- [Federal Direct Loan – Unsubsidized](#)
- [Federal Parent PLUS Loan](#)
- [Federal Grad PLUS Loan](#)
- [Private Alternative Loan](#)

## Direct Loan Limits and Requirements

### **Federal Direct Subsidized and Unsubsidized Loan Limits**

All maximum loan amounts below are for 12-month periods. While the UWM academic year begins with the fall semester and continues through the end of summer, a transfer student who received aid for summer using the 2020-21 academic year, would need to consider those loan disbursements when determining remaining eligibility for the academic year.

|                             |                               |
|-----------------------------|-------------------------------|
| Dependent freshmen          | \$5,500 (\$3,500 subsidized)  |
| Dependent sophomores        | \$6,500 (\$4,500 subsidized)  |
| Dependent juniors/seniors   | \$7,500 (\$5,500 subsidized)  |
| Independent freshmen        | \$9,500 (\$3,500 subsidized)  |
| Independent sophomores      | \$10,500 (\$4,500 subsidized) |
| Independent juniors/seniors | \$12,500 (\$5,500 subsidized) |
| Graduates                   | \$20,500 (unsubsidized)       |

Lifetime aggregate limits including subsidized limits:

|                            |   |
|----------------------------|---|
| Dependent undergraduates   | \$31,000 (maximum of \$23,000 in subsidized funds)                                    |
| Independent undergraduates | \$57,500 (maximum of \$23,000 in subsidized funds)                                    |
| Graduates                  | \$138,500 (maximum of \$65,500 in subsidized funds; includes undergraduate borrowing) |

In addition to the above limits, for first-time borrowers on or after July 1, 2013, there is a limit on the [maximum period that you can receive Direct Subsidized Loans](#). For students attempting a bachelor's degree, the time is six years. If you enroll after six years, you will become responsible for paying the interest. However, anyone who borrows the maximum allowed each year would run out of subsidized loan eligibility before reaching six years. For students attempting an associate degree, the maximum period is three years.

### **Federal Direct Loan Master Promissory Note (MPN) and Entrance Counseling**

A Direct Loan Master Promissory Note (MPN) and entrance loan counseling are both required before a Direct Loan can disburse. Complete both online at [studentaid.gov](http://studentaid.gov).

**New for the 2020-21 academic year, all Direct Loan student and parent borrowers must view how much they currently owe in federal student loans before UWM can disburse their loans. Borrowers will need to acknowledge that they have seen this amount before a school can make a first disbursement of the first Direct Loan that a student or parent borrower receives for each new aid year. We anticipate the ability to complete this requirement will be available in April 2020 on [studentaid.gov](http://studentaid.gov).**

## [Entrance Counseling](#)

Entrance Counseling is required if you have never borrowed a Federal Direct loan as well as for any new Graduate PLUS loan borrowers.

Log In using your FSA ID Username at [studentaid.gov](https://studentaid.gov). Under the “Complete Aid Process” heading, select “Complete Entrance Counseling”.

The screenshot shows the top navigation bar of the Federal Student Aid website. It includes the text "An official website of the United States government" on the left, and "Help Center" and "English | Español" on the right. Below this is a search bar with "Log In | Create Account" links. The main navigation menu contains "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS". The "COMPLETE AID PROCESS" menu item is expanded, showing "COMPLETE COUNSELING" as the selected option.

### Entrance Counseling

#### What is Entrance Counseling?

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

Your school may have alternate entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling available on this Web site satisfies its requirements for entrance counseling.

A button labeled "Complete Entrance Counseling" with a blue "START" button inside it.

#### Who should complete this?

Students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program.

#### How long will it take?



The entire counseling process must be completed in a single session. Most people complete counseling in 20-30 minutes.

#### What do I need?

- School Name
- [Details on your income, financial aid, and living expenses](#)

[Return to the Counseling selection page](#)

Select Start Complete Entrance Counseling. Make sure you select the correct type of counseling (undergrad for anyone enrolled in a program not considered graduate or higher.) You will also need to complete the “Add School to Notify” section on the left side of the screen.

## ENTRANCE COUNSELING

**Add School to Notify**

Select up to 3 schools you wish to notify of your counseling completion.

**Choose from Associated Schools**

OR

**Select School to Notify**

U.S. Schools/US. Territory Schools

Non U.S. Schools

**Choose a state:**

**Search school by name:**

**Notify These Schools**

You have not selected any schools to notify.

These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

**Select Student Type**

I am completing entrance counseling to receive Direct Loans as an undergraduate student.

I am completing entrance counseling to receive Direct Loans as a graduate or professional student.

[Continue](#)

After you complete the entrance counseling, you will need to complete a Master Promissory Note. You can select "Complete a Master Promissory Note under Next Steps on the final page of your counseling session:

The following is a summary of the information you entered during this session and future actions you can take.

[Export](#)   [E-Mail](#)   [Print](#)   [Tweet](#)  
[Budget/Repayment](#)

### Selected Schools

The following schools will be notified of your entrance counseling completion:

**UNIVERSITY OF WISCONSIN - MILWAUKEE**  
 2310 EAST HARTFORD AVENUE  
 MILWAUKEE, WI 532113165



### Next Steps

- [View Completed Counseling](#)
- [Complete a Master Promissory Note](#)
- [View/Print Borrower's Rights & Responsibilities for Direct Subsidized and Unsubsidized Loans](#)
- [View/Print Borrower's Rights & Responsibilities for Direct PLUS Loans](#)
- [Check out our YouTube playlist](#)

### Loan Information

|   |                     |
|---|---------------------|
| <p>Current Loan Balance:</p> <p style="font-size: 1.2em; color: green;">\$0</p> | <p>Servicer(s):</p> |
|---|---------------------|

### [Complete a \(Direct Loan\) Master Promissory Note](#)

A promissory note is required to borrow a loan. Federal loans have a Master Promissory Note (MPN), which means you should not have to complete a new MPN to borrow in future years. You will use your [FSA ID Username](#) to sign all promissory notes.

The MPN is good for 10 years, as long as you receive a disbursement within 12 months of electronically signing the MPN.

Navigate by using the Next Steps link shown above or log in using your FSA ID Username at [studentaid.gov](http://studentaid.gov). Under "Complete Aid Process" drop down, select Complete Master Promissory Note. Select the loan type to complete a master promissory note (MPN). The student loan is the Subsidized/Unsubsidized link. The PLUS links (parent of dependent students and Grad for graduate students) are for loans in addition to the student loans. We discuss those in more detail in the Additional Financial Resources section.

Select the type of Direct Loan MPN you would like to preview or complete

#### MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.

Students must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the Subsidized/Unsubsidized MPN](#)

START

OMB No. 1845-0007 • Form Approved

## Additional Financial Resources

The purpose of financial aid is to help bridge the difference between family resources and the amount needed to pay for the cost of attending college. In the case where the aid offered still leaves a gap and you need additional help, the Parent PLUS/Grad PLUS or Private Alternative Loans are two loan programs to consider as possible options. Borrowers can receive up to the Cost of Attendance less financial aid already offered.

### **[Federal Direct Parent Loan for Undergraduate Students \(PLUS\)](#)**

This is a loan available to parents of dependent undergraduate students. Please select the link for more information and details listed on our website.

### **[Federal Direct PLUS Loan Program for Graduate/Professional Students](#)**

This is a loan Graduate/Professional students may be able to borrow. Please select the link for more information and details listed on our website.

Both the Parent PLUS and the Grad PLUS require an application and a master promissory note (MPN). Both can be completed online. Complete the application at [Apply for a PLUS Loan](#). The borrower (PARENT in the case of the Parent PLUS) should Log in using their FSA ID. Select either the PLUS Loan for Graduate/Professional Students or PLUS Loan for Parents.

Select the type of Direct PLUS Loan Application you would like to complete

Direct PLUS Loan Application for Graduate/Professional Students  
William D. Ford Federal Direct Loan Program  
Federal Direct PLUS Loan Request for Supplemental Information

Students must be logged in using their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the Graduate/Professional Direct PLUS Loan Application](#)

START

OMB No. 1845-0103  
Form Approved  
Exp. Date 09/30/2020

Direct PLUS Loan Application for Parents  
William D. Ford Federal Direct Loan Program  
Federal Direct PLUS Loan Request for Supplemental Information

Parents must be logged in using their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the Parent Direct PLUS Loan Application](#)

START

OMB No. 1845-0103  
Form Approved  
Exp. Date 09/30/2020

Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application. You may verify that your school participates in this process after you select a borrower type below or by contacting the school's financial aid office.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.

Both types of PLUS Loans require an approved credit check. **If a PLUS application is denied**, the borrower may choose to add an approved endorser to the application (an endorser is a person who agrees to repay the PLUS loan if the borrower does not). This option requires that the endorser complete an [Endorser Addendum](#) which includes a credit check and the borrower complete [PLUS Credit Counseling](#)

Two additional options are available when a **parent** is denied the Parent PLUS Loan:

1) The parent can appeal the denied decision with the Department of Education and complete [PLUS Credit Counseling](#), OR

2) The student becomes eligible for additional Direct Unsubsidized Loan funds. During the application process, the parent may indicate if the school should consider the student for the unsubsidized loan if the application is denied and we will use that information to offer the additional loan. The student can also email [finaid@uwm.edu](mailto:finaid@uwm.edu) asking for the Unsubsidized loan to be offered based on the denied Parent PLUS loan.

An origination fee of approximately 4% is retained from the gross loan proceeds of both types of PLUS Loans. The actual fee is disclosed to you in your loan disclosure if you borrow this loan. Once borrowed, the interest rate will be fixed. In early summer each year, the rate for new loans is announced. Please review the [Federal Student Aid website](#) for the most current information on interest rates and origination fees. The interest rates on loans disbursed in 2020-21 are announced in June 2020.

### **[Private/Alternative Educational Loan Programs](#)**

Offered by a financial institution, the student is typically the borrower and required to apply with a credit-worthy cosigner. Select this link to review details and an online tutorial on [Private Alternative Loan Information](#). It is up to the student/borrower to review the information, compare loans, and then decide which loan they wish to borrow. Because these loans historically had variable interest rates with no cap, students have always been strongly encouraged to consider all other options before borrowing a private loan. Many lenders now offer fixed interest rates. Students should research and compare all options.

Federal regulations require that students complete a Private Loan Self-Certification Form as part of the Private Loan application process. Your lender will supply this form. You will be required to fill in your [Cost of Attendance](#) and your Estimated Financial Assistance. If you have completed a FAFSA, you can



find your Estimated Financial Assistance information under the “Financial Aid Summary” link in your PAWS Student Center. You should submit this form directly to your lender.

Consider using the [FastChoice tool](#) to learn more about private loans and compare loan options.

### **Military Education Benefits**

Students returning from active federal military service or who are in the National Guard or Reserves can qualify for educational benefits to help with academic expenses. Additionally, dependents and spouses of veterans may be eligible for the same types of benefits. Contact the Military Education Benefits Office ([MEBO](#)) for more details. Federal military education benefits do not affect a student’s eligibility for federal financial aid. As such, students receiving military education benefits are also encouraged to file a FAFSA. Eligibility for the Wisconsin GI Bill may affect eligibility for other financial aid programs.

## **Disbursement**

Federal regulations allow disbursement to begin ten days before the first day of the semester. Once payment begins, we generally continue to disburse funds Monday, Wednesday, and Friday nights. You can confirm disbursement via the Account Activity link in your PAWS Student Center. Approximately a month before disbursement begins, we will send emails to students who may see a delay in their disbursement. If your funds have not disbursed by the due date, it is your responsibility to find out why in order to avoid finance charges. Monitor your UWM email and your PAWS To Do list for possible reasons.

University housing and tuition charges will be on one bill. You will receive a bill in the mail, as well as emails, telling you to view your university bill via your PAWS account. Please read all information carefully and [review important information on the One Stop website](#). Selecting “View Billing Statement” via your PAWS account will provide you with a real time “Statement of Account.”

Your statement will show your total charges (assuming charges for the semester have been determined) less “Anticipated Aid.” If you owe the university, you may pay the difference by the due date. As long as you do not owe from a prior term and have at least \$100 in anticipated aid, any amount owed after the first day of classes will move to the installment plan. This usually happens by the end of the first week of classes. Address all billing and excess cash check questions to the Bursar Office, (414) 229-4915 or (414) 229-4526 or email [bursar@uwm.edu](mailto:bursar@uwm.edu).

- If you have been offered aid for the semester that is *more than what you owe* the university for the semester, a check for the difference will be mailed to you from the Bursar Office for you to use for off-campus housing, books, and other educational expenses during the semester. This happens at the earliest, five days before a semester starts or approximately two days after the credit (excess) is reflected on your account –or–
- If the amount of aid offered for the semester *does not cover the amount you owe* for the semester, you will need to make that payment to the Bursar Office. You can review billing information on the [Finances section of the OneStop website](#). Select the Tuition Schedule for the appropriate semester.

For help determining whether you will receive an excess cash check or if you will have a balance due, use the [UWM Total Cost Estimator](#) tool on our website. You are encouraged to do this as early as possible—preferably prior to tuition bills being available on PAWS.

## **Causes for Delay in Disbursement**

To avoid delays in disbursement, make sure you have done all of the following, no later than August 1 for the fall semester and December 20 for the spring semester:

- **If you are not a full-time student** (undergraduate taking twelve or more credits or a graduate student taking eight or more credits), [notify our office](#) as to the number of credits you plan on taking. If you are waiting to see if you can add a class, your aid should disburse within 3-5 days of your adding the class (assuming disbursement for the semester has begun). Do not request that we adjust your financial aid based on part-time enrollment unless your intent is to remain part-time.
- **Completed [entrance loan counseling](#) and the [DL Master Promissory Note](#) online** if you are borrowing through the Federal Direct Loan program for the first time.
- **Completed New Informed Borrowing Confirmation.** This process is new and required for all student loan borrowers before the first disbursement of a Direct Loan EVERY YEAR. Borrowers will complete this new requirement at StudentAid.gov. The Department of Education is developing this process. We hope to have more information in April 2020.
- If you are transferring to UWM mid-year, make sure your prior school has canceled any aid offered to you. A student may only receive aid from one institution at a time. If you are taking classes at two schools, you need to make sure, only one of them is disbursing aid. If both do, eventually one will need to cancel the aid and you will end up owing funds to that university. If you are part-time at UWM and receive a Federal Pell Grant, you may wish to research the possibility of submitting a [consortium agreement](#).
- Still meet all eligibility requirements as outlined on page 5.

## **Census Date**

If your aid disburses before classes begin, we will confirm your enrollment again on the first day of classes to make sure you began each of the classes. We will also review your enrollment on the tenth day of classes each semester. This is the Census Date. This is the last day to add or drop classes without any notation on your transcript. It is also the last day to withdraw and receive a full tuition refund. **We will use the number of credits you are enrolled in at the end of the tenth day of classes as your attempted credits with regard to making [Satisfactory Academic Progress](#).** In addition, if you receive a Federal Pell Grant, a Lawton Scholar Grant, or Fund for Wisconsin Scholars, **we may need to revise the amounts (or even cancel the aid) based on the number of credits you are registered for on the census day.** These types of aid require specific enrollment and the amount must be increased or decreased based on this credit level.

For example: You were registered for twelve credits on the first day of classes and received a \$2,000 Pell Grant. By the tenth day of classes, you had dropped two classes and were registered for six credits. Enrollment in six credits is considered half-time attendance, so half of your Pell Grant would be canceled and returned to the Department of Education.

## **Satisfactory Academic Progress (SAP)**

All students are required to be making satisfactory academic progress (SAP) toward a degree to be eligible for financial aid. SAP consists of two components of measurement: qualitative and quantitative. The qualitative measure is established by the performance standards of the school or college in which a student is enrolled. The quantitative measures refer to "Pace" and "Timeframe".

### **Undergraduate Student Satisfactory Academic Progress**

- Students are required to be making satisfactory "Pace" toward a degree, by passing 2/3 or 66.67% of the classes in which they enroll.

- Students are required to finish their program within a maximum timeframe of 150%. Students' aid eligibility will be limited to 180 attempted credits for their first undergraduate degree; other degrees will be limited to 150% percent of credits required to complete the program.

### **Graduate Student Satisfactory Academic Progress**

- Students are required to be making satisfactory "Pace" toward a degree, by passing 1/2 or 50% of the classes in which they enroll.
- Students are required to finish their program within a maximum timeframe that cannot exceed 200% of the number of credits required to complete his/her degree. To determine your timeframe, review your graduate study requirements on the [Graduate School website](#). All credits count in timeframe, even those for which the student did not receive financial aid.

## **Thinking of Dropping a Class or Withdrawing Entirely?**

### **Dropping Classes**

Withdrawing from classes may have serious consequences on your financial aid. Before considering dropping classes or withdrawing from the university, students should consider the following implications:

- What is the impact on financial aid for the current semester?
- What is the impact for future semesters?
- What are university policies for refunding tuition, housing, meal plan, or other charges?

There are differences between dropping a single class and dropping all of your classes. Before dropping any courses, we encourage you to review the:

[Registrar's Add/Drop Calendar](#)  
[Fees/Tuition Assessed for Drops or Withdrawal](#)  
[Withdrawal Policy](#)

#### **If you drop *some* classes:**

**The Bursar Office** will determine whether the amount you were charged for tuition should be adjusted, based on the date of withdrawal.

**The Financial Aid Office** will determine if any aid disbursed to you has to be adjusted. Some financial aid programs are adjusted based on enrollment on the Census Date (10<sup>th</sup> day of the semester). While we generally do not have to adjust aid if you drop a course(s) after the Census Date, your attempted credits for SAP are based on your enrollment on the Census Date, so dropping later will affect your Pace. If you are receiving financial aid, you are strongly encouraged not to drop below half-time enrollment.

**The Registrar's Office** will determine whether the course shows up on your transcript with a 'W' or not at all.

#### **If you withdraw or drop all of your classes:**

**The Bursar Office** will determine whether the amount you were charged for tuition should be adjusted, based on the date of withdrawal. Find more details [here](#).

**The Financial Aid Office** is required to determine whether any financial aid funds need to be returned to the original funding sources. This is called a "**Return of Title IV**" calculation and is required in order

to be in compliance with Federal regulations. Students do not earn 100% of their aid until after the 60% point of the term. Therefore, if they withdraw, or are dismissed from classes before that, they may have to return some of their aid. For example, at the 50% point in the semester, they have technically only earned 50% of their aid. Unearned funds must be returned to federal, state, and institutional financial aid programs, and in many cases, this will cause the student to owe a balance to the university. If the student needs to repay unearned aid for *non-institutional costs*, our office will contact the student.

The recalculation is rather complex and is based in part on calculating the percentage of aid a student earned. In addition to official withdrawals, if a student fails all of their classes in a semester and the documented evidence shows the student stopped participating prior to the 60% point of the semester, the student's aid eligibility will be recalculated.

If a semester has begun and you are considering withdrawing from classes, you should review additional details about this calculation found on [our website](#). You are also encouraged to speak to a financial aid advisor before withdrawing to determine how it may affect your financial aid and your Satisfactory Academic Progress.

Students withdrawing from all classes due to medical reasons may want to consult with the Dean of Students Office regarding a possible [Tuition and Fee Appeal](#).

In addition to the possible return of financial aid funds, all students are required to maintain Satisfactory Academic Progress toward a degree. "Attempted Credits" for the Timeframe and PACE components of SAP are measured as of the tenth day of classes (the Pell Census date). All courses in which the student was enrolled on the tenth day of classes will be counted as "attempted," no matter what circumstances prompted the withdrawal. If a withdrawal causes a student to fall below the required "PACE" or exceed the maximum Timeframe and become ineligible for aid, students may wish to meet with a financial aid advisor to discuss the possibility of an appeal. Students are encouraged to review the [Satisfactory Academic Progress Policy](#).

## Student Rights and Responsibilities

As a financial aid recipient, you have rights as well as responsibilities. You can view the complete list [on our website](#).

## [Office Hours and Advising Appointments](#)

Office hours: 8 a.m. to 6 p.m. on Mondays when classes are in session  
8 a.m. to 4:30 p.m. Tuesday through Friday

You are welcome to call or stop by our office anytime during our office hours. For unusual or more complicated issues, you may need to make an appointment to meet with an advisor.

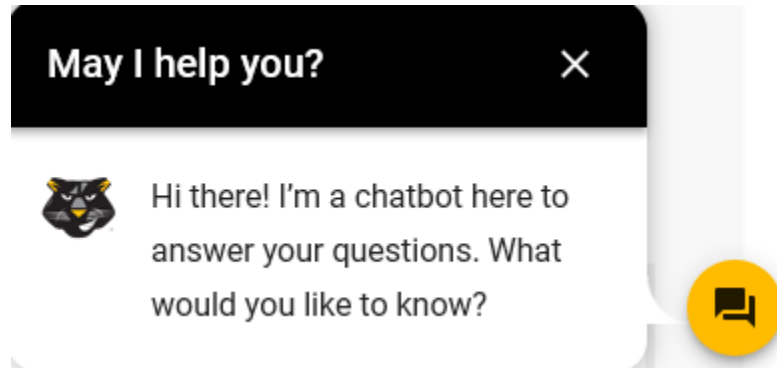
**In-person advising** is done via appointment during most of the year. You may [schedule your own appointment](#), or you can call or stop by our office for help making an appointment. On Wednesdays when classes are in session, we often offer Walk-in Advising (no appointment necessary) between 11 AM and 3 PM. Dates when this is not available are posted on the [Financial Aid contact page](#).

**Phone advising** is generally available during normal business hours, although hours may be limited during certain times of the year. To ensure an advisor is available to take your call, you can use the link above to schedule a phone appointment.

For either in-person or phone advising, you are encouraged to call or check updates on our webpage before your visit. You may also find answers to your questions in other sections of [our website](#).

If you have any questions or need additional help, please do not hesitate to contact us. We are here to help you.

**24/7 Assistance:**



**Ask Pounce:** General questions can be answered 24/7 by using “Ask Pounce”, an online tool available through our website. You can find Pounce in the bottom right corner of any page on the Onestop Website. Ask Pounce your questions about enrollment, academic records, billing, and financial aid.

**Email us:** [finaid@uwm.edu](mailto:finaid@uwm.edu). Please include relevant subject line and Campus ID number.

**Contact Us:** this link sends a preformatted form to our office email account.

**In person:** in Mellencamp Hall, room 162, 2442 E. Kenwood Blvd.

In addition, you may be able to get some of your questions answered simply by listening to the following options when calling our main number, 414 229-4541:

- Option 1      General Information
- Option 3      Information on Financial Aid Disbursement
- Option 4      Transfer to Bursar Office (questions regarding billing, payments, and excess cash refund checks). Their direct line is 414 229-4915.
- Option 5      Information on PLUS Loans, Private Alternative Loans, and Loan Counseling
- Option 6      Connects you to a staff member. Your call will be answered as quickly as possible in the order it was received. During peak processing periods, you may encounter longer wait times than normal.

**Mission Statement**

*Our mission is to provide assistance to students and their families in meeting the financial costs of attaining a degree in higher education. This supports the University’s goals of encouraging economic, social, cultural, and academic diversity in the student body, by providing educational opportunity to all students.*