

PAWS FINANCIAL AID TUTORIAL

PAWS Self Service Account is where you access important information including financial aid. Review this document to help you understand the information related to financial aid and your billing statement. Check your PAWS Account and your email (UWM email if one has been assigned to you) on a regular basis. We will send you an email when our office requires additional information as well as once your financial aid is determined. In order to view your offer, you will need to access your PAWS Account. Log in to your PAWS Account at <https://paws.uwm.edu>. (Please note, some pictures are from prior years information, but are used for examples.) Visit [UWM.edu/OneStop](https://uwm.edu/OneStop) for more information

To Do List

Note: Missing information will show up in your To Do List which is located in the sidebar on the right. Click on the [more](#) link or each individual item for more information and instructions on what is needed. If you have any financial aid To Do items, that means we are not currently reviewing your file.

The screenshot shows the PAWS Self Service Account interface. On the left is a sidebar with navigation links under three main categories: Academics (My Class Schedule, Shopping Cart, My Planner), Finances (My Account, Account Inquiry, View Billing Statement, Financial Aid), and Personal Information. The main content area is a light blue box with the text 'Your To-Do List' and a large, stylized arrow pointing to the right. On the right side of the interface is another sidebar with several sections: 'Search for Classes' (a search bar), 'Holds' (No Holds), 'To Do List' (highlighted with a green box, containing links for Clarify Std Tax File Status, Final High School Transcript, Housing Contract or Exemption, New Stud Confirmation Deposit, and UWM Placement Tests, with a 'More' link), 'Milestones' (No Milestones), and 'Enrollment Dates' (Enrollment Appointment, with a note that the user does not currently have one).

When you click on a To Do Item, it looks something like this, often with links for the item included.

Aid Year 2021

Contact

Institution University Wisconsin-Milwaukee
Admin Function Financial Aid

2021 Dependent IVF

You and your parents must complete all sections of a [2020-21 Dependent Verification Worksheet](#) and submit it to the [Financial Aid Department](#). Please read the instructions carefully and answer all questions to avoid the need for additional follow-up or clarification.

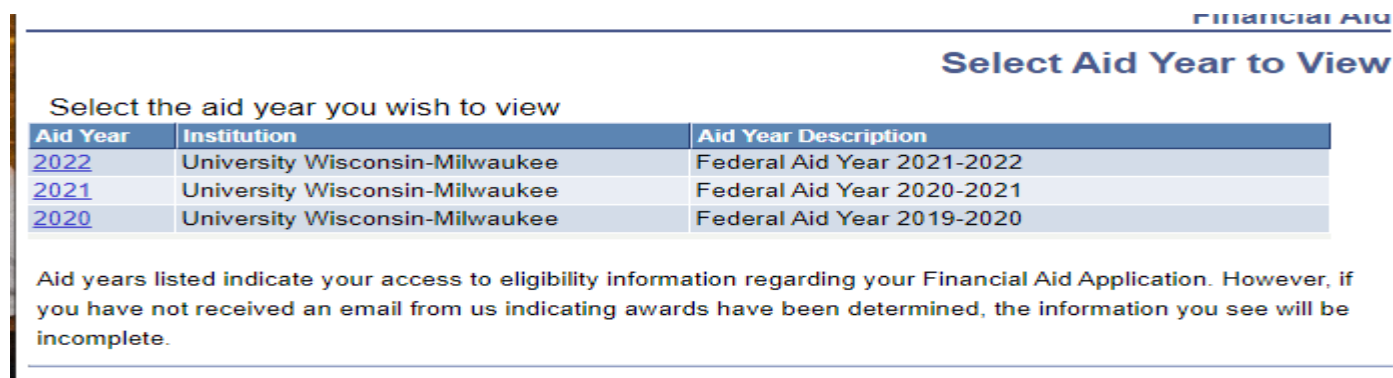
FINANCES SECTION

Note: Depending on where you are in the Financial Aid process, you will see different information. The “Finances” section is where you will find **Bursar (billing)** and **Financial Aid** information. We will go through the Billing Items later in this tutorial. We will start with the View Financial Aid link/section.



VIEW FINANCIAL AID LINK

See below for reasons your information may look different.



Aid Year	Institution	Aid Year Description
2022	University Wisconsin-Milwaukee	Federal Aid Year 2021-2022
2021	University Wisconsin-Milwaukee	Federal Aid Year 2020-2021
2020	University Wisconsin-Milwaukee	Federal Aid Year 2019-2020

Aid years listed indicate your access to eligibility information regarding your Financial Aid Application. However, if you have not received an email from us indicating awards have been determined, the information you see will be incomplete.

Scenario #1: If you do not see Aid Year 2022, we have not received the results of a FAFSA.

Scenario #2: If you have access to Aid Year 2022, but receive the message “You have no financial aid awards available for viewing in this aid year,” we have your results, but your aid eligibility has not been determined. Check your PAWS To Do List and/or your UWM email for communications from us to make sure we have not requested additional information from you.

Scenario #3: If you do see aid, but do not have access to “Accept/Decline,” this means we are finalizing your file.

You will receive an email when you are able to officially accept or decline your aid.

Aid notifications will begin:

February 2021 for new students (first-time attendees at UWM)

April 2021 for continuing students

It takes about 4-6 weeks for us to review and finalize your file once we have all the necessary documents. We will send you an email once your aid is ready for you to review and Accept/Decline.

Once you receive the email, you will have access to your Award Summary after clicking on the 2022 Year. Make sure to scroll down to see the aid broken down by term.

Award Summary

Federal Aid Year 2020-2021

Aid offered for the entire year is reflected below. Review information under Terms.

Aid Year

Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	6,195.00	6,195.00
Federal Supplemental Ed Opt Gr	Grant	1,000.00	1,000.00
Fed Dir SUB F/S Post 10/1	Loan	3,500.00	0.00
Fed Dir UNSUB F/S Post 10/1	Loan	2,000.00	0.00
Wisconsin Grant	Grant	3,003.00	3,003.00
Tuition Assistance Grant	Grant	1,000.00	1,000.00
Aid Year Totals		16,698.00	11,198.00

Currency used is US Dollar

[Satisfactory Academic Progress](#)

[Financial Aid Summary](#)

[Accept/Decline Awards](#)

Fall 2020 Term Award Detail

Fall 2020		View Scheduled Disbursement Dates	
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	3,098.00	3,098.00
Federal Supplemental Ed Opt Gr	Grant	500.00	500.00
Fed Dir SUB F/S Post 10/1	Loan	1,750.00	0.00
Fed Dir UNSUB F/S Post 10/1	Loan	1,000.00	0.00
Wisconsin Grant	Grant	1,502.00	1,502.00
Tuition Assistance Grant	Grant	500.00	500.00
Term Totals		8,350.00	5,600.00

Spring 2021 Term Award Detail

Spring 2021		View Scheduled Disbursement Dates	
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	3,097.00	3,097.00
Federal Supplemental Ed Opt Gr	Grant	500.00	500.00
Fed Dir SUB F/S Post 10/1	Loan	1,750.00	0.00
Fed Dir UNSUB F/S Post 10/1	Loan	1,000.00	0.00
Wisconsin Grant	Grant	1,501.00	1,501.00
Tuition Assistance Grant	Grant	500.00	500.00
Term Totals		8,348.00	5,598.00

Currency used is US Dollar

Your financial aid is determined by the results from your Free Application for Federal Student Aid (FAFSA) and your educational costs. If there is no financial aid displayed, your application may still be in progress. Please check your 'To Do List' to see if you are missing any documents. Please allow 4-8 weeks after all documents have been submitted for your eligibility to be determined.

[Financial Aid Summary](#)

Click Here

[Accept/Decline Awards](#)

FINANCIAL AID SUMMARY LINK/COST OF ATTENDANCE

The equation used in determining your financial aid eligibility is found in this link.

Federal Aid Year 2021-2022

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	24,324.00
Expected Family Contribution	0.00 -
Estimated Need	24,324.00
Total Aid	0.00 -
Remaining Need	24,324.00

[Click Here](#)

Currency used is US Dollar

This is your financial aid eligibility based on your estimated financial aid (budget) costs, family contribution, and estimated need for this aid year. If Total Aid figure is \$0, aid has not yet been determined. Please allow 4-8 weeks for review. Other figures reflect either full academic year or only one semester if you have only been offered aid for only a semester. Please read the most recent Financial Aid Handbook found on our website for more details. Click on the hyperlink Budget figure for more details on how this estimate was developed.

Estimated Financial Aid Budget

Federal Aid Year 2021-2022

Listed below is an estimate of items used to determine your costs.

Estimated Financial Aid Budget Breakdown

Fall 2021

Category Description	Amount
Room and Meals	5,366.00
Books	400.00
Loan Fee	33.00
Personal Miscellaneous	1,000.00
Transportation Allowance	736.00
Tuition	4,627.00
Term Total	12,162.00

Spring 2022

Category Description	Amount
Room and Meals	5,366.00
Books	400.00
Loan Fee	33.00
Personal Miscellaneous	1,000.00
Transportation Allowance	736.00
Tuition	4,627.00
Term Total	12,162.00
Total Cost of Attendance	24,324.00

Currency used is US Dollar

The items listed above are based on costs associated with your academic program. These costs are estimates only and are subject to change based on changes to academic standing, as well as other factors impacting tuition and fees.

- This budget is an **estimate** of your annual expenses. You should develop your own individual budget.

- The amount shown as 'Room and Meals' includes only a meal allowance if you indicated you will live with your parents.
- If you indicated living on or off campus, the allowance includes an estimate of what housing and meals may cost you.
- We suggest you categorize your costs by Direct (those the university will bill you) and Indirect. Try out our great budgeting tool, [UWM Total Cost Estimator!](#)

Once you have been offered aid, **AND HAVE RECEIVED AN EMAIL FROM US**, you will have access to more detailed information, as well as necessary instructions about each aid type. You will also have the ability to **Accept/Decline aid** that has been offered to you.

ACCEPT/DECLINE AWARDS LINK

The information in the paragraph above the aid may change based on your status.

Financial Aid

Award Package

Federal Aid Year 2020-2021

The aid listed below is what you are being offered for the financial aid year. You can only Accept/Change/Decline those awards which are not grayed out. Please review each award, as many have specific instructions or information related to that award.

Last Updated 01/07/2020 6:47:39AM

Status New Package

Award	Category	Career	Offered	Accepted	Accept	Decline
Fed Dir SUB F/S Post 10/1	Loan	Undergraduate	3,500.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Dir UNSUB F/S Post 10/1	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Pell Grant	Grant	Undergraduate	6,195.00	6,195.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tuition Assistance Grant	Grant	Undergraduate	1,000.00	1,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Wisconsin Grant	Grant	Undergraduate	3,003.00	3,003.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Federal Supplemental Ed Opt Gr	Grant	Undergraduate	1,000.00	1,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total			16,698.00	11,198.00		

Accept All

Decline All

Clear All

Update Totals

Currency used is US Dollar

Submit

[Account Inquiry](#)

[Request Counselor Action](#)

[Return to Award Summary](#)

[Entrance Interview Information](#)

go to ...

It is very important that you **click on each aid type**, which has a hyperlink that contains important details on the aid, including anticipated disbursement dates and additional requirements you need to complete to actually receive the funds (in the Message area). For example, selecting the Federal Direct Unsubsidized Loan tells you:

Financial Aid

Award Detail

Federal Aid Year 2020-2021

Award Fed Dir UNSUB F/S Post 10/1

Category Loan

Disbursement Date	Description	Award Amount	Fees	Net Amount
08/21/2020	Fall 2020	1,000.00	10.00	990.00
01/15/2021	Spring 2021	1,000.00	10.00	990.00

Currency used is US Dollar

Message

Federal Direct Unsubsidized Loan is a loan that must be repaid and requires half-time enrollment to receive any funds. Although payments are deferred as long as you are enrolled at least half-time, interest begins to accrue as soon as funds disburse. Review studentaid.ed.gov for detailed information on interest rates and fees. For funds to disburse, you must have completed a Federal Direct Master Promissory Note (MPN). If you have never borrowed a student loan before you will also need to complete Entrance Loan Counseling. Both of these processes can be completed at <https://studentloans.gov>.

1. After reviewing your aid messages, accept/reduce or decline any funds offered to you. To accept or decline funds, click on the check box next to each item.
2. Click on the "submit" button to finalize your accepted aid.

If you do not want to accept the full amount, you can reduce the amount offered.

1. Accept the offer.
2. Change the amount you want to receive in the white fillable box that opens up. If the aid offered is for two semesters, you will then receive half for fall and half for spring.
3. Click on the "submit" button to finalize your accepted aid.

You have 30 days from the date the aid is posted or until June 1 before the academic year, whichever is later, to accept your aid. If you have not accepted your aid by then, we will cancel it. If you decline or we cancel your aid, you are able to request to have it re-offered as long as you are still eligible. You should notify the Financial Aid office if you are graduating in December or will not be enrolling in a term in which we offered you financial aid.

ADDITIONAL FINANCIAL AID LINKS

Entrance Interview Information

This link will direct you to <https://studentaid.gov/>. This is where you complete a Direct Loan Master Promissory Notes (both Direct and PLUS), entrance counseling, and learn more about the Direct Loan programs. You will receive a disclosure statement from Direct Loans outlining the terms of your loan approximately 30 days before classes start or shortly after the loan is approved. While the Direct Loan Master Promissory Note and entrance counseling generally only need to be completed once, beginning with the 2021-22 academic year, student loan borrowers will also need to **complete the Annual Student Loan Acknowledgement each year** before loan funds can be disbursed. Log in using your FSA ID to get started.

The screenshot shows the studentaid.gov website. At the top, there's a navigation bar with links like 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The 'COMPLETE AID PROCESS' link is highlighted. Below this, a list of tasks is shown, with 'Complete Annual Student Loan Acknowledgement' and 'Complete Entrance Counseling' circled in blue. Other tasks include 'Complete a Master Promissory Note (MPN)', 'Complete Entrance Counseling', and 'Complete TEACH Grant Counseling and Agreement to Serve'. At the bottom, there's a section titled 'Entrance Interview' with a 'Log In' button and a 'Create Account' button. Below this, there are four cards: 'Considering School', 'In School', 'Parent', and 'In Repayment', each with a brief description of the user's situation.

Account Inquiry

When you select Account Inquiry, you are taken to:

summary activity charges due payments pending aid

Account Summary

[Charges Due](#)

- Due Now 0.00
- Future Due 0.00
- Total Account Balance 0.00

What I Owe

Term	Outstanding Charges	Pending Payments	Pending Financial Aid	Total Due
Spring 2020			9,799.00	
Fall 2020			5,600.00	
Spring 2021			5,598.00	
Total			20,997.00	

Currency used is US Dollar

[Financial Aid](#)

Important—This is not a very good place to reference aid or charges, as it really does not help you compare expenses and aid for the entire year. You can see in the example above, the student has pending aid for both semesters, but no charges for either.

If you select the pending aid tab, you will see the details of your pending aid.

summary activity charges due payments pending aid

Pending Financial Aid

View By All Terms go

Award	Term	Amount
Federal Supplemental Ed Opt Gr	Fall 2020	500.00
Wisconsin Grant	Fall 2020	1,502.00
Federal Pell Grant	Spring 2021	3,097.00
Total Pending Financial Aid for this view		20,997.00

Currency used is US Dollar

Unfortunately, university charges are not available on PAWS until early August for fall and December or January for spring.

Satisfactory Academic Progress (found in the View Financial Aid Section):

Students must be in good standing in order to remain eligible for financial aid. Click on the link to review our Satisfactory Academic Progress (SAP) policy.

Federal Aid Year 2020-2021

SAP Status Meeting Satis Acad Progress

For more information, go to

<https://uwm.edu/onestop/finances/receiving-financial-aid/satisfactory-academic-progress-sap/>

Message

Satisfactory academic progress (SAP) is used to define successful completion of coursework to maintain eligibility for student financial aid. Federal regulations require this institution to establish, publish and apply standards to monitor your progress toward completion of your certificate or degree program. If you fail to meet these standards, you will be placed on financial aid warning or suspension. Completion toward your program is measured by GPA, time frame to completion, and percentage of courses completed you attempt.

Return

If you are not meeting SAP requirements, you are not eligible for financial aid. You could meet with a financial aid advisor if you think you may qualify for an appeal.

The View Scheduled Disbursement Dates is a hyperlink, but you won't see any amounts until the aid actually disburses. Disbursement begins 10 days prior to the start of a semester. If you click on it before disbursement, it will look like this:

Scheduled Disbursements

Financial Aid

Federal Aid Year 2020-2021
Fall 2020

To view actual disbursements to your financial account, access Account Inquiry.

Award Description	Category	Accepted Amount	Fee	Net Amount	Date/Time
		0.00	0.00	0.00	
Term Totals		0.00	0.00	0.00	

Currency used is US Dollar
Only actual disbursements are reflected here. These amounts will be \$0 until after disbursement for the semester begins which is ten days before classes begin. Once disbursement has begun, if a disbursing fund has not disbursed, it is your responsibility to determine why. Monitor your email and PAWS TO DO items for assistance.
[Account Inquiry](#)

[Return to Award Summary](#)
go to ...

VIEW BILLING STATEMENT

- 1. Click on "View Billing Statement" under the Finances section.
- 2. Click on "Get Billing Statement." This will bring up your billing statement.

Online Billing Statement

To view online billing statements, you need Adobe Acrobat 7.0 or higher installed on your computer. If you don't already have it, you can use the link below to go to the Adobe download site.

Your browser may also have pop-up blocking that will prevent the statement from appearing.

Contact the Bursar Office, 414/229-4914, bursar@uwm.edu, if you have questions about your statement.

New payment and refund information can be found at uwm.edu/pantherpay. Additional tuition and fee information can be found at uwm.edu/onestop.

Get Billing Statement

[Click here to download Adobe Acrobat](#)

View PAWS for charge and payment activity made after the statement date.

Failure to pay charges by the due date may result in a \$25 late payment fee and a finance charge assessment on the unpaid balance at the rate of 1% per month. Transcript, diploma and registration holds may be placed on past due charges.

Charge Description	Term	Unpaid Balance	Due Date
Tuition and Fees			
Undergrad Instructional Tuition	Spring 2020	\$4,045.56	2020-01-21
Mandatory Student Fee Variable	Spring 2020	\$102.20	2020-01-21
Mandatory Student Fee Fixed	Spring 2020	\$651.45	2020-01-21
L&S College Connection Tuition	Spring 2020	\$275.00	2020-01-21
Housing/Meal Plans			
East Single Room	Spring 2020	\$3,985.00	2020-01-21
Meal Plan Admin Fee	Spring 2020	\$864.00	2020-01-21
Meal Plan Level 2	Spring 2020	\$1,230.00	2020-01-21
Admin Fees (Not term Specific)			
Finance Charge		\$108.78	(Various)
Total Charges Due:		\$11,261.99	
**Anticipated Aid (if applicable)			
Wisconsin Grant	Spring 2020	\$1,280.00	
**Anticipated Balance Due:		\$9,981.99	

The Legislature and the Governor have authorized \$1,155,530,300 in state funds for the University of Wisconsin System during the 2019-20 academic year. This amount represents an average subsidy of \$7,939 from the taxpayers of Wisconsin for each student enrolled in the University of Wisconsin System.*

**This statement is based on the provisional recommendation from the Joint Committee on Finance. To see the detailed information about charges and payments on your account, go to the Finances page on PAWS.*

Note: ONLINE billing statements update in real time. Any updates to your university charges or aid will be reflected online, but not necessarily in the original bill mailed to you.

Anticipated Credit Balance (CR) means you will receive excess cash via a check sent to your current mailing address listed on PAWS.

ACCOUNT ACTIVITY

After financial aid has disbursed, a better place to review charges and payments is Account Activity. This information is located in the drop down box under Financial Aid.

Select the blue arrows next to the drop down box to get to the details. You can view by specific dates and/or terms:

Account Activity

View by

From 07/28/2020



To 01/28/2021



Spring 2021



go

Transactions						Personalize Find View 10	First	1-15 of 15
Posted Date	Item	Term	Charge	Payment	Refund			
01/19/2021	Refund on Account	Spring 2021			4,678.94			
01/16/2021	Fed Direct Subsidized Loan 1	Spring 2021		1,732.00				
01/16/2021	Fed Direct Unsubsidized Loan 1	Spring 2021		1,237.00				
01/16/2021	Federal Pell Grant	Spring 2021		3,172.00				
01/16/2021	Federal Supplemental Ed Opt Gr	Spring 2021		500.00				
01/16/2021	Lawton Scholar Award	Spring 2021		1,250.00				
01/16/2021	Wisconsin Grant	Spring 2021		1,575.00				
12/05/2020	Instructnl Techn Fee	Spring 2021	10.00					
12/05/2020	Instructnl Techn Fee	Spring 2021	150.00					
12/05/2020	Mandatory Student Fee Fixed	Spring 2021	22.73					
12/05/2020	Mandatory Student Fee Fixed	Spring 2021	340.92					
12/05/2020	Mandatory Student Fee Variable	Spring 2021	13.62					
12/05/2020	Mandatory Student Fee Variable	Spring 2021	204.23					
12/05/2020	Undergrad Instructionl Tuition	Spring 2021	252.85					
12/05/2020	Undergrad Instructionl Tuition	Spring 2021	3,792.71					

Currency used is US Dollar

Make a Payment