

# PAWS FINANCIAL AID TUTORIAL

Check your PAWS account on a regular basis. You will be sent an email once your financial aid is determined. In order to view your award, you will need to access your PAWS account. Log into your PAWS account at [www.paws.uwm.edu](http://www.paws.uwm.edu).

From your Student Center, you have access to a lot of information.

## To Do List

Missing information will show up in your To Do List which is located in the sidebar on the right:

The screenshot shows the PAWS Student Center interface. On the left, there's a navigation menu with options like 'My Schedule', 'My Cart', and 'My Profile'. The main content area displays 'This Week's Schedule' with a table of classes. On the right, there's a sidebar with a search bar and three sections: 'Holds', 'To Do List', and 'Enrollment Dates'. The 'To Do List' section is highlighted and contains one item: '2012 Student Fed Tax Return 2012 Independent IVF' with a 'details' link.

Class	Schedule
BUS ADM 230-406 LEC (13169)	We 5:30PM - 7:20PM LUB N146
BUS ADM 230-622 DIS (13217)	We 7:30PM - 8:20PM LUB N234
ECON 103-309 LEC (18571)	Sa 10:00AM - 12:40PM BOL B56
ENGLISH 101-023 LEC (20512)	TuTh 2:00PM - 3:15PM AUP 104
GLOBAL 101-001 LEC (15346)	TuTh 11:00AM - 12:15PM EMS E180
POL SCI 104-001 LEC (20653)	Mo 6:30PM - 9:10PM BOL B46

Click on the details link and then each individual To Do Item for important instructions:

### To Do List

#### To Do Item Detail

##### 2012 Independent IVF

**Aid Year:** 2012  
**Academic Institution:** University Wisconsin-Milwaukee  
**Administrative Function:** Financial Aid

##### Description

You (and your spouse if applicable) must complete a 2011-2012 Independent Verification Worksheet. Please print this form from the online forms section of the Financial Aid website at [http://www4.uwm.edu/financialaid/pdf/2011\\_12\\_Independent\\_Verification\\_instruction\\_sheet.pdf](http://www4.uwm.edu/financialaid/pdf/2011_12_Independent_Verification_instruction_sheet.pdf) and submit to: UW-Milwaukee Department of Financial Aid P.O. Box 469 Milwaukee WI 53204-0469.

[Return](#)

Once items are received and scanned, or the issue has been resolved, items will drop off the list. Please allow 7-10 days for that to take place.

## FINANCES

Depending on where you are in the Financial Aid process, you will see different information. On the same Student Center page, you will see a Finances Section. This area is where you will find Bursar (billing) and Financial Aid information:

**Finances**

**My Account**  
[Account Inquiry](#)  
[View Billing Statement](#)

**Financial Aid**  
[View Financial Aid](#)  
[Accept/Decline Awards](#)

other financial...

**Account Summary**

You owe 0.00.

▪ Due Now	0.00
▪ Future Due	0.00
▪ Total Account Balance	0.00

Currency used is US Dollar.

[make a payment](#) ▶

## VIEW FINANCIAL AID

### Financial Aid

#### Select Aid Year to View

Click the aid year you wish to view

Aid Year	Institution	Aid Year Description
<a href="#">2012</a>	University Wisconsin-Milwaukee	Federal Aid Year 2011-2012
<a href="#">2011</a>	University Wisconsin-Milwaukee	Federal Aid Year 2010-2011
<a href="#">2010</a>	University Wisconsin-Milwaukee	Federal Aid Year 2009-2010
<a href="#">2009</a>	University Wisconsin-Milwaukee	Federal Aid Year 2008-2009
<a href="#">2008</a>	University Wisconsin-Milwaukee	Federal Aid Year 2007-2008
<a href="#">2007</a>	University Wisconsin-Milwaukee	Federal Aid Year 2006-2007

Aid years listed indicate your access to eligibility information regarding your Financial Aid Application.

If you see a link for 2012—this means we have received FAFSA information for 2011-2012. However, if you click on it before you have awards offered, you won't see anything:

### Financial Aid

#### Self-Service Links

##### Federal Aid Year 2011-2012

User-defined text (14409,551)

You have no financial aid awards available for viewing in this aid year.

[Financial Aid Summary](#)

[Return to Aid Year Selection](#)

go to ...

The earliest awards for an academic year are available is mid-March and the typical timeframe for a file to be reviewed is 4-8 weeks from the date the file is complete. You will be sent an email once your awards are ready for you to review and accept or decline. If you have not received an email from us indicating your awards have been determined, the information you see will be incomplete and not final. You may see information/awards in View Financial Aid, but until you receive the email from us, you will not have access to Accept/Decline Awards.

## Award Summary

### Federal Aid Year 2011-2012

Select the term hyperlinks below to see more detailed information.

Aid Year			
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	5,550.00	5,550.00
Federal Supplemental Ed Opt Gr	Grant	1,000.00	1,000.00
Federal Perkins Loan	Loan	2,000.00	0.00
Fed Direct Subsidized Loan 1	Loan	2,577.00	0.00
Fed Direct Unsubsidized Loan 1	Loan	7,000.00	0.00
Federal Work Study	Work/Study	3,000.00	0.00
Wisconsin Higher Ed Grant	Grant	2,444.00	2,444.00
<b>Aid Year Totals</b>		<b>23,571.00</b>	<b>8,994.00</b>

Currency used is US Dollar.

[Financial Aid Summary](#)

Scroll down the page to see the break down by term:

Terms			
<b>Fall 2011</b>		<a href="#">View Scheduled Disbursement Dates</a>	
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	2,775.00	2,775.00
Federal Supplemental Ed Opt Gr	Grant	500.00	500.00
Federal Perkins Loan	Loan	1,000.00	0.00
Fed Direct Subsidized Loan 1	Loan	1,289.00	0.00
Fed Direct Unsubsidized Loan 1	Loan	3,500.00	0.00
Federal Work Study	Work/Study	1,500.00	0.00
Wisconsin Higher Ed Grant	Grant	1,222.00	1,222.00
<b>Term Totals</b>		<b>11,786.00</b>	<b>4,497.00</b>

Spring 2012

[View Scheduled Disbursement Dates](#)

Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	2,775.00	2,775.00
Federal Supplemental Ed Opt Gr	Grant	500.00	500.00
Federal Perkins Loan	Loan	1,000.00	0.00
Fed Direct Subsidized Loan 1	Loan	1,288.00	0.00
Fed Direct Unsubsidized Loan 1	Loan	3,500.00	0.00
Federal Work Study	Work/Study	1,500.00	0.00
Wisconsin Higher Ed Grant	Grant	1,222.00	1,222.00
<b>Term Totals</b>		<b>11,785.00</b>	<b>4,497.00</b>

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.

The View Scheduled Disbursement Dates is a hyperlink, but you won't see any amounts until they actually disburse. Disbursement begins 10 days prior to the start of a semester.

You can see the equation we use in determining your eligibility by clicking on the Financial Aid Summary link:

## Financial Aid Summary

### Federal Aid Year 2011-2012

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	26,056.00
Expected Family Contribution	0.00 -
Estimated Need	26,056.00
Total Aid	0.00 -
Remaining Need	26,056.00

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.

Select the hyperlink for Estimated Financial Aid Budget to see the terms on which the budget is based. If the budget reflects costs for one semester, aid will only be offered for that same semester.

## Estimated Financial Aid Budget->

### Federal Aid Year 2011-2012

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

#### Estimated Financial Aid Budget Breakdown

##### Fall 2011

Category Description	Amount
Living Allowance	8,122.00
Books	500.00
Loan Fee	16.00
Tuition	4,390.00
<b>Term Total</b>	<b>13,028.00</b>

##### Spring 2012

Category Description	Amount
Living Allowance	8,122.00
Books	500.00
Loan Fee	16.00
Tuition	4,390.00
<b>Term Total</b>	<b>13,028.00</b>
<b>Total Cost of Attendance</b>	<b>26,056.00</b>

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.

Keep in mind this is an **estimate** of your annual budget or expenses. Each student should develop their own individual budget. The amount shown as 'Living Allowance' includes an estimate of housing (if living away from parent), meals, transportation, and personal/miscellaneous costs. Your individualized budget should categorize costs by Direct (those the university will bill you) and Indirect.

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 award. You will also have the ability to Accept/Decline aid that has been offered to you. Under the Finances Area, select:

#### Accept/Decline Awards:

### Financial Aid

#### Select Aid Year to View

Click the aid year you wish to view

Aid Year	Institution	Aid Year Description
2012	University Wisconsin-Milwaukee	Award access not available.
2011	University Wisconsin-Milwaukee	Federal Aid Year 2010-2011
2010	University Wisconsin-Milwaukee	Award access not available.
2009	University Wisconsin-Milwaukee	Award access not available.
2008	University Wisconsin-Milwaukee	Award access not available.
2007	University Wisconsin-Milwaukee	Award access not available.

Aid years listed indicate your access to eligibility information regarding your Financial Aid Application.

Select 2012 for the 2011-2012 Academic Year. This will take you to your:

## Award Package

### Award Package

#### Federal Aid Year 2011-2012

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: 03/04/2011 3:13:32PM Status: New Package

Award	Category	Career	Offered	Accepted	Accept	Decline
Federal Perkins Loan	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Direct Subsidized Loan 1	Loan	Undergraduate	2,577.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Direct Unsubsidized Loan 1	Loan	Undergraduate	7,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study	Work/Study	Undergraduate	3,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Pell Grant	Grant	Undergraduate	5,550.00	5,550.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Wisconsin Higher Ed Grant	Grant	Undergraduate	2,444.00	2,444.00	<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"/>
<b>Total</b>			<b>23,571.00</b>	<b>8,994.00</b>		

Currency used is US Dollar.

accept all

decline all

clear all

update totals

SUBMIT

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

It is very important that you click on each award which is a hyperlink that contains important details on the award, including anticipated disbursement dates and additional requirements needed to actually receive the funds. For example, selecting the Federal Direct Subsidized Loan tells you:

#### Financial Aid

#### Award Detail

##### Federal Aid Year 2011-2012

Award: Fed Direct Subsidized Loan 1

Category: Loan

Disbursement Date	Description	Award Amount	Fees	Net Amount
08/26/2011	Fall 2011	1,289.00	6.00	1,283.00
01/13/2012	Spring 2012	1,288.00	6.00	1,282.00

Currency used is US Dollar.

#### Message

Federal Subsidized Direct Loan (you are not charged interest on this loan as long as you are enrolled at least half-time.) Borrowers must have a Master Promissory Note (MPN) on file. If you are a new borrower, complete this requirement online at <http://studentloans.gov>. If you have never borrowed a student loan before, you will also need to complete Entrance Loan Counseling. This can also be done online at <https://studentloans.gov>. For more details review the UWM Financial Aid Handbook, available on our website, [www.financialaid.uwm.edu](http://www.financialaid.uwm.edu).

[Return to Award Package](#)

Once you have reviewed all Award Messages, please accept/reduce or decline any funds that are offered to you. As long as you are eligible, the aid offered to you will be for the entire year (fall/spring terms). If you will be graduating in December or will not be enrolled in a term for which you were offered aid, you should notify the Financial Aid Office. Revisions of that type need to be done manually. In other words, if you have an award that has a disbursement date or description that includes a term in which you will not enroll, you cannot revise it yourself.

To reduce an amount, first accept the offer. This will open up the box to allow you to change the amount; you can only reduce it. If you reduce the amount, keep in mind that the disbursement dates will remain the same—and the aid would disburse half for each term.

Once you have accepted and/or adjusted the aid, you should click the submit button to finalize your choices.

The hyperlinks at the bottom of the Award Package Page:

Currency used is US Dollar.

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[Account Inquiry](#)  
[Request Counselor Action](#)  
[Return to Aid Year Selection](#)      [Entrance Interview Information](#)

go to ...

### Request Counselor Action->

#### Financial Aid

#### Request Counselor Action

#### Federal Aid Year 2010-2011

Please choose the appropriate Request Type. You may ask specific details about your financial aid package. After entering your request, click 'Save' when you are done. For general financial aid questions, please visit the Financial Aid webpage at <http://www4.uwm.edu/financialaid/> and 'Ask the Panther'.

Request Type:

Enter request details:

You can use this area to communicate with the Financial Aid Department. Select the appropriate Request Type in the drop down box. Including your email address in the body of the message is very helpful.

### Entrance Interview Information->

You should be directed to [www.studentloans.gov](http://www.studentloans.gov). This site is where you should complete Direct Loan Master Promissory Notes (both Stafford and PLUS), entrance loan counseling, or 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 after the loan has been approved.

**Award Inquiry->**

Account Inquiry		Electronic Payments		
summary	activity	charges due	payments	pending aid

### Account Summary

Charges Due

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

Term	Outstanding Charges & Deposits	Pending Payments	Pending Financial Aid	Total Due
Fall 2011			4,497.00	
Spring 2012			4,497.00	
<b>Total</b>			<b>8,994.00</b>	

Currency used is US Dollar.

**MAKE A PAYMENT**

Financial Aid

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**Account Inquiry**   **Electronic Payments**

Summary   Activity   Charges Due   Payments   Pending Aid

If charges have been assessed, you will see those as well as any pending aid. (Keep in mind that only accepted aid will be reflected as pending aid, and federal work study is not considered pending aid as this is not applied to your tuition account.) If you select the **pending aid** tab, you will see the details of your pending aid.

Account Inquiry		Electronic Payments		
summary	activity	charges due	payments	pending aid

### Pending Financial Aid

View By All Terms ▼ go

Pending Financial Aid		Find   View All	First ◀ 1-7 of 7 ▶ Last
Award	Term		Amount
Federal Pell Grant	Fall 2011		2,775.00
Wisconsin Higher Ed Grant	Fall 2011		1,222.00
Federal Supplemental Ed Opt Gr	Fall 2011		500.00
Federal Pell Grant	Spring 2012		2,775.00
Wisconsin Higher Ed Grant	Spring 2012		1,222.00
Federal Supplemental Ed Opt Gr	Spring 2012		500.00
<b>Total Pending Financial Aid for this view</b>			<b>8,994.00</b>

First ◀ 1-7 of 7 ▶ Last

Currency used is US Dollar.

If you will be residing in university housing, those charges are posted to your PAWS account in late June/early July for the fall semester. Unfortunately, tuition charges often aren't available until mid to late summer. You will want to have some idea of whether you have enough resources prior to that. Housing rates can be found on the Housing website, <http://www4.uwm.edu/housing/apply/rates/index.cfm>. You can see prior year tuition charges on the Bursar website, <http://www4.uwm.edu/bfs/depts/bursar/tuition.cfm> or review our 2011-2012 Estimated Cost of Attendance form and budget worksheet online at <http://www4.uwm.edu/financialaid/CostofAttendance/index.cfm>.