

**Warhawks SOAR**


# Paying For College



University of Wisconsin  
**Whitewater**

# A Plan to Pay for College

**8 in 10 families** feel confident about how they're paying for college

 **44%**  
of families have a  
plan to pay for all  
years of college

They're willing to stretch their finances to pay

 **75%**  
of students

and

 **79%**  
of parents

 **92%**  
of parents believe  
education is an investment  
in their student's future

*How America Pays for College 2019*, by Salle Mae and Ipsos,  
[salliemae.com/howamericapays](http://salliemae.com/howamericapays)



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# Today's Agenda

- Introduce you to the following offices
  - Student Financial Services Office
  - Financial Aid Office
- Discuss billing information
- Review financial aid details



# Financial Aid Office

- Answer questions about the Free Application for Federal Student Aid (FAFSA)
- Assist you with completing verification, if selected
- Award federal and state grants and loans



# Student Financial Services

- Answer questions & concerns regarding the student's account
- Provide e-bill notifications
- Communicate when promissory notes are able to be completed
- Process payments and refund overpayments
- Collect & process scholarships for review by Financial Aid
- Provide Financial Literacy Counseling

# Authorization for Release of Information

- **FERPA-Family Educational Rights and Privacy Act**

By law, we are required to respect a student's privacy

- Students can give permission to Student Accounts, Cashiers and Financial Aid all at once in their WINS.

- Login to WINS
- Click on Student Financial Account
- Click on Account Inquiry
- On left side – Release of Information
- Fill out with names of people our offices are able to speak to about the student's account



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# Authorized User for E-Billing

## Students set up or change

- ❖ Done on e-bill website
- ❖ Click Authorized User
- ❖ Designate e-mail addresses

## Authorized user

- ❖ Receives log-in and temporary password
- ❖ Access to e-bill website
  - ❖ View and/or pay bills based on set up
- ❖ Receive future e-bill notifications



# E-Billing Information













- **UW-Whitewater e-mail account**
  - ❖ Official means of communication
- **E-bill notifications**
  - ❖ First Bill is sent 7/21/21; second on 8/18/21
  - ❖ Financial Aid does not appear on first two bills
  - ❖ Every 28 days – when there is activity
- **Students can get current information on WINS**
- **Due dates available in Windows to Whitewater**





# WINS - Student Financial Account

**Student Financial Account**

|   |   |  |
|---|---|--|
| <b>Account Inquiry</b><br>   | <b>Make a Payment</b> <br> <ul style="list-style-type: none"><li>• E-Refunding (Direct Deposit)</li><li>• Authorized User</li></ul> <p>No Account Balance</p> | <b>Terms &amp; Conditions</b><br>   |
| <b>Tuition &amp; Fees</b> <br> <p>Fee Information</p> | <b>Financial Literacy Center</b><br>  | <b>Student Permissions</b><br> <p>Title IV</p>  |
| <b>Federal Resources</b><br> <p>Loans</p>  | <b>Other Resources</b><br> <p>Other Resources</p>   | <b>1098T Information</b> <br> <p>Page Under Construction</p> |



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# Account Inquiry

Activity processed through midnight of 06-03-2020

15










| Term Posted      | Date Posted | Item Type Descr                | Charges            | Payments            | Refunds           | Due Amt         |
|------------------|-------------|--------------------------------|--------------------|---------------------|-------------------|-----------------|
| 2019 Spring Term | 03/29/2019  | New Student Fee                | \$65.00            |                     |                   |                 |
| 2019 Spring Term | 03/29/2019  | Enrollment Deposit Charge      | \$100.00           |                     |                   |                 |
| 2019 Spring Term | 03/29/2019  | E-Bill Student Payment         |                    | \$-165.00           |                   |                 |
|                  |             | Balance Due 2019 Spring Term   | \$165.00           | \$-165.00           |                   | \$0.00          |
| 2019 Summer Term | 05/28/2019  | Student Parking Permit         | \$50.00            |                     |                   |                 |
| 2019 Summer Term | 06/21/2019  | E-Bill Student Payment         |                    | \$-50.00            |                   |                 |
|                  |             | Balance Due 2019 Summer Term   | \$50.00            | \$-50.00            |                   | \$0.00          |
| 2019 Fall Term   | 04/09/2019  | Student Payment                |                    | \$-125.00           |                   |                 |
| 2019 Fall Term   | 07/20/2019  | Tuition                        | \$3,259.44         |                     |                   |                 |
| 2019 Fall Term   | 07/20/2019  | Mandatory Segregated Fees      | \$587.76           |                     |                   |                 |
| 2019 Fall Term   | 07/23/2019  | English Special Course Fee     | \$16.00            |                     |                   |                 |
| 2019 Fall Term   | 08/06/2019  | Dining Dollars                 | \$50.00            |                     |                   |                 |
| 2019 Fall Term   | 08/06/2019  | Food Charge 14 Meal Plan       | \$1,210.00         |                     |                   |                 |
| 2019 Fall Term   | 08/06/2019  | Room Charge Double             | \$2,200.00         |                     |                   |                 |
| 2019 Fall Term   | 09/02/2019  | Wisconsin Grant                |                    | \$-1,575.00         |                   |                 |
| 2019 Fall Term   | 09/02/2019  | Federal Direct Loan-Unsub      |                    | \$-990.00           |                   |                 |
| 2019 Fall Term   | 09/02/2019  | Federal Direct Loan-Subsidized |                    | \$-1,732.00         |                   |                 |
| 2019 Fall Term   | 09/02/2019  | SUPP. Educ. Opp. Grant         |                    | \$-300.00           |                   |                 |
| 2019 Fall Term   | 09/02/2019  | Federal Pell Grant             |                    | \$-3,098.00         |                   |                 |
| 2019 Fall Term   | 09/05/2019  | Refund                         |                    |                     | \$298.80          |                 |
| 2019 Fall Term   | 10/03/2019  | E-Bill Student Payment         |                    | \$-150.00           |                   |                 |
| 2019 Fall Term   | 10/11/2019  | E-Bill Student Payment         |                    | \$-150.00           |                   |                 |
| 2019 Fall Term   | 12/12/2019  | Parking - Resident Permit      | \$205.00           |                     |                   |                 |
| 2019 Fall Term   | 12/12/2019  | Refund                         |                    |                     | \$95.00           |                 |
| 2019 Fall Term   | 12/25/2019  | Housing Deposit Forfeit        | \$125.00           |                     |                   |                 |
| 2019 Fall Term   | 01/15/2020  | Refund                         |                    |                     | \$73.00           |                 |
|                  |             | Balance Due 2019 Fall Term     | \$7,653.20         | \$-8,120.00         | \$466.80          | \$0.00          |
| 2020 Spring Term | 01/01/2020  | World of Arts Fid Experience   | \$35.00            |                     |                   |                 |
| 2020 Spring Term | 01/01/2020  | Mandatory Segregated Fees      | \$587.76           |                     |                   |                 |
| 2020 Spring Term | 01/01/2020  | Tuition                        | \$3,259.44         |                     |                   |                 |
| 2020 Spring Term | 01/15/2020  | Federal Direct Loan-Subsidized |                    | \$-1,732.00         |                   |                 |
| 2020 Spring Term | 01/15/2020  | SUPP. Educ. Opp. Grant         |                    | \$-300.00           |                   |                 |
| 2020 Spring Term | 01/15/2020  | Federal Pell Grant             |                    | \$-3,097.00         |                   |                 |
| 2020 Spring Term | 01/15/2020  | Federal Direct Loan-Unsub      |                    | \$-990.00           |                   |                 |
| 2020 Spring Term | 01/17/2020  | Wisconsin Grant                |                    | \$-1,575.00         |                   |                 |
| 2020 Spring Term | 01/23/2020  | Refund                         |                    |                     | \$3,811.80        |                 |
| 2020 Spring Term | 02/20/2020  | Purple Point Debit Charge      | \$50.00            |                     |                   |                 |
| 2020 Summer Term | 03/26/2020  | E-Bill Student Payment         |                    | \$-50.00            |                   |                 |
|                  |             | Balance Due 2020 Spring Term   | \$3,932.20         | \$-7,744.00         | \$3,811.80        | \$0.00          |
| 2020 Summer Term | 04/29/2020  | Tuition                        | \$271.62           |                     |                   |                 |
| 2020 Summer Term | 04/29/2020  | HPERC Distance Ed Course Fee   | \$50.00            |                     |                   |                 |
| 2020 Summer Term | 04/29/2020  | Mandatory Segregated Fees      | \$48.98            |                     |                   |                 |
|                  |             | Balance Due 2020 Summer Term   | \$370.60           |                     |                   | \$370.60        |
|                  |             | <b>Balance Due</b>             | <b>\$12,171.00</b> | <b>\$-16,079.00</b> | <b>\$4,278.60</b> | <b>\$370.60</b> |



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# WINS - Student Financial Account

Student Financial Account

|   |   |   |
|---|---|---|
| <b>Account Inquiry</b><br><br>No Account Balance | <b>Make a Payment</b> <br><ul style="list-style-type: none"><li>E-Refunding (Direct Deposit)</li><li>Authorized User</li></ul><br>No Account Balance | <b>Terms &amp; Conditions</b><br>                    |
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# TouchNet Billing & Payment Site

 UNIVERSITY OF WISCONSIN  
WHITTEWATER

Logged in as: Montana Hughes | Logout

[Home](#) [My Account](#) [Make Payment](#) [Refunds](#) [Help](#)

## Announcement

- TouchNet will be unavailable Friday, June 28th, at 3:00 pm until Monday, July 1st at 8:30 am to allow for fiscal year-end processing !
- The reports that are generated here, in TouchNet, are informational only. Your account information is created in WINS and your Account Inquiry, located in the WINS Student Center, should be your first source for the correct balance on your account.
- NOTE: If paying using a debit card, the transaction will be treated as a credit card and an additional fee will be added. Please verify that the banking information you enter when making a payment is correct, you may be assessed a fee if your Financial Institution is unable to process the payment.
- 1098T Missing? Email your Name Student ID and a request for a duplicate 1098T to sfs@uw.edu! We're here to help!

## Student Account

Balance ID: xxx4265

\$25.90

[View Activity](#)

[Make Payment](#)


## Statements

Your latest eBill Statement  
(5/28/19) Statement : \$25.90

[View Statements](#)

## My Profile Setup

 [Authorized Users](#)

 [Personal Profile](#)

 [Electronic Refunds](#)



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# WINS Pay



## WINS Pay Mobile App

Students can now access the Student Billing System from their phones or tablets.

- Make Payments
- Sign Up for Direct Deposit
- View Billing Statements and Payment History
- Claim Electronic Refunds

Download at the App Store or Google Play



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# Payment Deadlines w/ Payment Plan

## 2021 Fall Payment Deadlines

**Term Due Date – no payment plan : September 17, 2021**

**\$100 minimum payment – Enrollment Deposit qualifies**

**1<sup>st</sup> installment with payment plan : October 15, 2021**

**(along with Activation fee on 1.875%)**

**2<sup>nd</sup> installment with payment plan: November 12, 2021**

**Past due balances receive finance charges and current classes are at risk of cancellation**



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# Payment Options

- **On-line immediately or schedule your payment in advance**
  - Directly from a checking or savings account using the routing number and account number. There is no fee for this option.
  - Credit card payments, we accept most major credit cards, Master Card, Discover, American Express and Visa. There is a 2.85% convenience fee, or \$3 minimum based on the amount you are paying
- **Cashier's Office (8:00 am-3:30 pm, Monday-Friday)**
  - Cash, check, or money order
  - Night depository is available when the building is open
  - NO credit or debit cards at the window
- **Mail a check or money order**
  - Payable to UW-Whitewater
  - Include student name and ID
  - Allow for mailing time

UW-W Cashiers Office  
P.O. Box 88  
Whitewater, WI 53190



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# Financial Literacy

## Financial Coaching Sessions:

- One-on-one, free, confidential, virtual
- Schedule via website
- Peer Financial Educators available
- Topics: creating a budget, building and managing credit, paying for education, protecting identity, moving off campus, financial considerations for study abroad, and more

## Online Learning:

- *Being Money Smart at UW-W*; over 55 pages of financial tips
- *Website:* [www.edu/adminaffairs/finance/financial-literacy](http://www.uww.edu/adminaffairs/finance/financial-literacy)
- *Facebook:* UWW Financial Literacy Center
- *Blog:* [blogs.uww.edu/financialliteracycenter/](http://blogs.uww.edu/financialliteracycenter/)

## Campus Events:

- Various presentations and seminars



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# Questions?

## University of Wisconsin-Whitewater

### Student Financial Services

Hyer Hall 104

P.O. Box 88

Whitewater, WI 53190

[uww.edu/adminaffairs/finance/sfs](http://uww.edu/adminaffairs/finance/sfs)

[sfs@uww.edu](mailto:sfs@uww.edu)

(p) 262-472-1373

(f) 262-472-1977

|               |                  |                 |
|---------------|------------------|-----------------|
| Window Hours: | Student Accounts | 8:00 am-4:00 pm |
|               | Cashier's        | 8:00 am-3:30 pm |



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# Applying for Financial Aid

- Free Application for Federal Student Aid® (FAFSA)
  - FAFSA.gov
  - UWW's school code: **003926**
- Must reapply every year
  - FAFSA is available Oct 1 each year
- UWW's priority filing date is January 1



# Already Applied – What's Next?

- WINS - Whitewater Information Network
  - [www.uww.edu/wins](http://www.uww.edu/wins)
  - “To Do” list displays required documents
  - View and accept your financial aid
  - Authorize financial aid to pay miscellaneous charges
- Visit <https://www.uww.edu/financialaid/policies/dates>

# How does financial aid pay my bill?

- Grants and UWW Scholarships pay your bill directly
  - Outside scholarships might need to be endorsed by the student first
- Student Employment wages are paid directly to the student, not to the bill



# How does financial aid pay my bill?

- Loans pay directly after completing the required steps at [studentaid.gov](https://studentaid.gov)
  - Annual Student Loan Acknowledgement
  - Entrance Counseling
  - Master Promissory Note

*Learn more at:*

*<https://www.uww.edu/financialaid/process/receiving-aid/loan-requirements>*



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# How does financial aid pay my bill?

- Have all aid fully processed by August 1, 2021
- Accepted and fully processed financial aid will begin to credit your WINS account September 1, 2021



# What if my financial aid is more than my charges?

- If you receive more financial aid than your charges, you will receive a refund
  - Can sign up for direct deposit on the billing website
  - If no direct deposit, a paper refund check will be mailed
  - Refunds will start being processed on September 9, 2021
  - Parent PLUS loan borrowers choose if refund goes to the student or the parent at time of application



# What if my aid doesn't cover my bill?

- Parents can apply for a Parent PLUS Loan
- Students can apply for Private/Alternative Loan, with a credit-worthy cosigner
- Have all loans fully processed by August 1, 2021





# Financing Options

- **Federal Parent Plus Loan**

- For parents of dependent students
- 2020-2021 interest rate: 5.30%
- 2020 -2021 origination fee: 4.236%
- Repayment begins 60 days after loan disburses, or 6 months after graduation if you request a deferment
- Apply online at [Studentaid.gov](https://studentaid.gov)

- **Private/Alternative Loans**

- Borrowed from a bank/credit union
- Interest rate, fees, repayment plans all vary by lender
- Repayment typically begins 6 months after graduation, but interest will accrue while in school
- Visit [www.uww.edu/financialaid/types-of-aid/loans/private](http://www.uww.edu/financialaid/types-of-aid/loans/private)

# How Much Will I Owe?

- A very common question everyone wants to know!
- You can estimate now!
- View “Estimating Your Fall 2021 Bill” presentation:
  - <https://www.uww.edu/financialaid/student-resources>



# Questions?

## University of Wisconsin-Whitewater

### Financial Aid Office

Hyer Hall 130

800 West Main Street

Whitewater, WI 53190

[uww.edu/financialaid](http://uww.edu/financialaid)

[uwwfao@uww.edu](mailto:uwwfao@uww.edu)

(p) 262-472-1130

(f) 262-472-5655



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