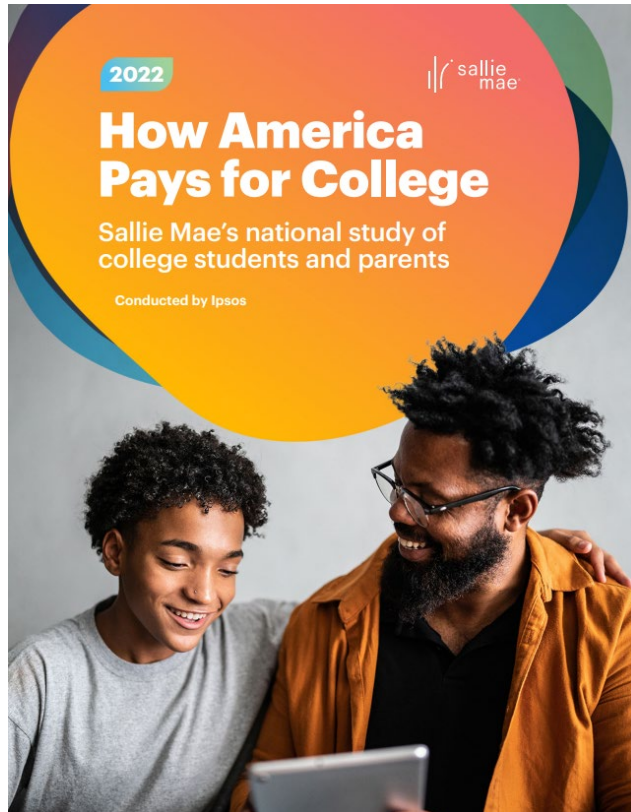


# Paying For College

Student Financial Services and Financial Aid

# A Plan to Pay for College



59% of families report having developed a plan to pay for college

We can help – if you are in the 59% or the 41%!

- How America Pays for College 2022, by Sallie Mae and Ipsos
- [salliemae.com/howamericapays](https://salliemae.com/howamericapays)

# Today's Agenda

Discuss how we can help you!

- Financial Aid Office
- Student Financial Services

Prepare you financially with three simple steps!

- Discuss the Financial Aid Process
- Review billing details
- Estimate your charges now!

# How Can We Help You?

# 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 Office

- Student Accounts Office
- Cashier's Office
- Financial Literacy Center



# Step 1: The Financial Aid Process



# Applying for Financial Aid

- Free Application for Federal Student Aid® (FAFSA)
  - FAFSA.gov
  - UWW's school code: 003926
- Must reapply every year
  - 2023-2024 FAFSA was available Oct 1, 2022
  - 2024-2025 FAFSA will be available in December 2023
  - 2025-2026 FAFSA will be available October 1, 2024
- 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
  - Can view and accept your aid
  - Visit these sites for detailed description of what's next
    - <https://www.uww.edu/financialaid/process/notification>
    - <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**
  - Entrance Counseling
  - Master Promissory Note

*Learn more at:*

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

# How does financial aid pay my bill?

## Fall term

- Have all aid fully processed by **August 1, 2023**
- Accepted and fully processed financial aid will begin to credit your WINS account **August 30, 2023**

## Spring term

- Have all aid fully processed by **December 1, 2023**
- Accepted and fully processed financial aid will begin to credit your WINS account **January 22, 2024**

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

Parents can apply for a  
Parent PLUS Loan

- **Studentaid.gov**

Students can apply for  
Private/Alternative Loan

- Will need credit-worthy cosigner
- **[www.uww.edu/financialaid/types-of-aid/loans/private](http://www.uww.edu/financialaid/types-of-aid/loans/private)**

# Step 2: Billing Details

# Parent's....Do you want information?

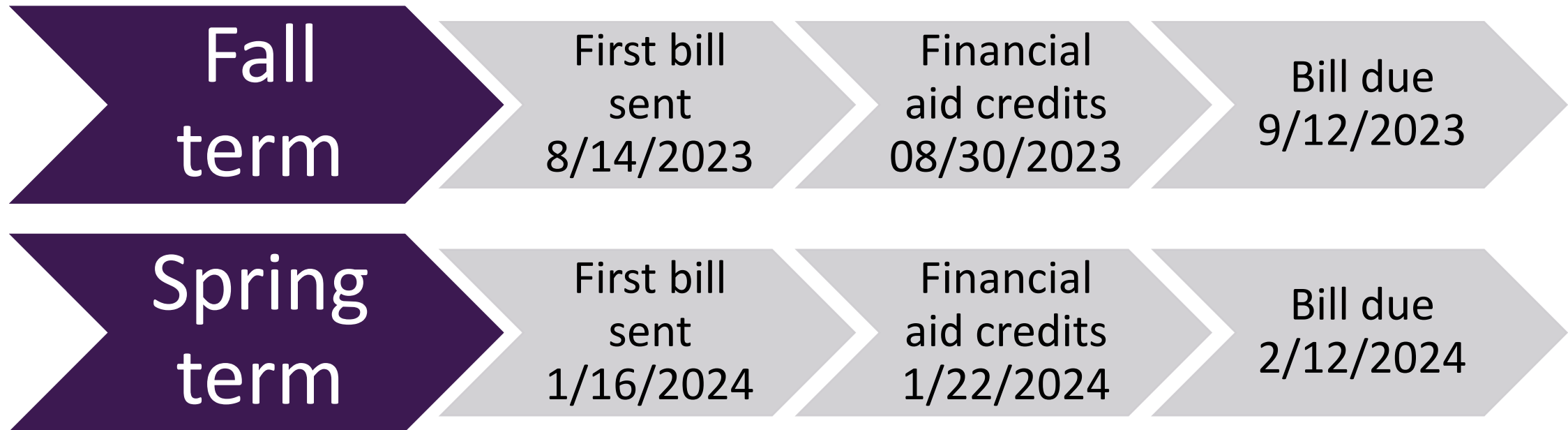
- Family Educational Rights & Privacy Act (FERPA)
  - Students can give permission to Student Financial Services and Financial Aid via WINS.
    - Click on the **Student Financial Account** tile
    - Click on **Account Inquiry**
    - On left side, select **Release of Information**
    - Fill out with names of people our offices are able to speak to about the student's account



# E-Billing: The Whens and Hows

- Sent to students' UW-Whitewater e-mail account
- Financial Aid does not appear on bill until after it disbursed
- Bills are generated monthly when there is activity
- Students can get current information on WINS

# E-Billing: The Whens and Hows



# Parent's...Do you need a bill?

- Authorized Payer for E-billing
  - Students set this up within WINS
    - Select the **Student Financial Account** tile
    - Click on **Make a Payment**
    - Select **Authorized Payers**
  - After the student initiates this, the Authorized Payer
    - Receives a log-in and temporary password
    - They receive access to the e-bill website to view and pay bills
    - Will receive future e-bill notifications

# Real Time Billing Details

University of Wisconsin  
Whitewater | WINS

Student Home

Tasks

To Do List

Holds

Profile

Classes & Schedules

Enrollment Dates

3/12/22	Summer 22 Open Enrollment Begins
4/8/22 10:30 AM	Fall 22 Enrollment Appointment Begins
4/16/22	Fall 22 Open Enrollment Begins

Summer Term 2022: You currently have Holds

Student Financial Account

No Account Balance

Financial Aid

3 Pending Awards

AAR and Advising

AAR and Advising Information

Admissions Applications

No active application

Grades

Term: Spring 22

0/5 Grades Posted

Academics

Course History  
Test/Transfer Credit  
Change Major  
Graduation  
Transcripts  
Withdraw  
VA Benefits

Important Dates

Current Term Deadlines

Schedule of Classes

Events Calendar

Resources & Help

Scholarships



# Real Time Billing Details

Student Financial Account

Account Inquiry

Make a Payment

- E-Refunding (Direct Deposit)
- Authorized User

No Account Balance

Terms & Conditions

Tuition & Fees

Fee Information

Financial Literacy Center

Student Permissions

Title IV

Federal Resources

Loans


Other Resources

Other Resources

1098T Information

Page Under Construction

# Nelnet Billing & Payment Site



University of Wisconsin  
**Whitewater**

Message Board

Payment Profiles

Manage Refunds

Authorize Payers

User Preferences

View & Pay Accounts

Transaction History

Payment Plan

Messages

### Message Board

Welcome to the *QuikPAY<sup>®</sup>* system. Through *QuikPAY<sup>®</sup>*, you are able to control:

- run payment and reconciliation reports
- the content of all pages within *QuikPAY<sup>®</sup>*
- manage all users
- and more - all online!

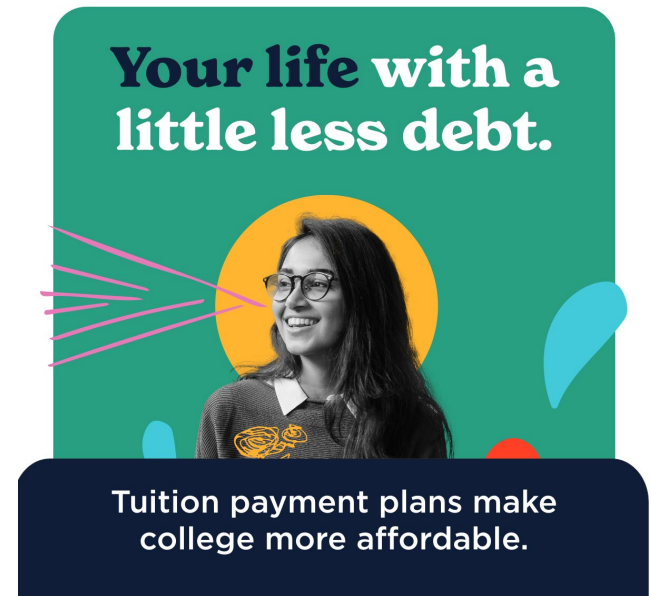
Please choose from the list of options located in the column to the left.

*QuikPAY<sup>®</sup>* also offers context-sensitive help. Simply click on the question mark next to a field to get help.



# Self Enrolled Payment Plan Details

- Three options
- Sign up in WINS
- Enrollment fee
- Sign up EVERY term
- Payments are automatically withdrawn
- Deadlines to sign up





# Payment Options

## On-line

- No fee if coming directly from a checking or savings account, using the routing and account numbers.
- 2.85% convenience fee, or \$3 minimum, if using Master Card, Discover, American Express and Visa.

## Cashier's Office

- Cash, check, or money order; night depository is available when the building is open.
- NO credit or debit cards accepted at the window.
- Open 8 am-3:30 pm Monday- Friday

## Mail

- Payable to UW-Whitewater.
- Include student name and ID.
- Allow for mailing time.

# Financial Literacy

## Free Financial Coaching Sessions:

- Confidential One-on-one, virtual or in-person
- Topics: creating a budget, paying for education, moving off campus, and more

## Online Learning:

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

## Campus Events:

- Various presentations and seminars

# Step 3: Estimate Your Charges

# How Much Will I Owe?

- A very common question everyone wants to know!
- You can estimate now!

# A simple 2-step process you can do now!

- Estimate costs at [cost.uww.edu](http://cost.uww.edu)
- Find your financial aid at [uww.edu/wins](http://uww.edu/wins)
- Use the worksheet on page 19 of *the SOAR Folder*

**PAYING FOR COLLEGE WORKSHEET**

**Are You Financially Ready for College?**

**Step 1: Calculate Your Financial Need**  

1. Identify Cost of Attendance (COA) <small>Estimate obtained from <a href="http://cost.uww.edu">cost.uww.edu</a></small>	\$
2. Subtract Financial Aid Awarded <small>Located in WINS under Financial Aid (Exclude Federal Work-Study)</small>	- \$
3. Calculate Financial Need <small>COA (1) - Financial Aid (2) = Financial Need</small>	= \$

**Step 2: Funding Your Financial Need**  

01  
**SAVINGS**  
Determine savings contributions to be applied towards college expenses. Communicate with parents and others who may be willing to contribute. This includes any 529 savings plan accounts.

02  
**SCHOLARSHIPS**  
Applications for additional scholarships are encouraged. The UW-W Financial Aid Office website contains many links and resources for additional scholarships.

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**EMPLOYMENT**  
Working during the summer and academic year will help defray education costs. Utilize Handshake, UW-W's online job board, for current job postings.

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Parents can apply for a Federal Direct Parent PLUS Loan if a financial need still exists. Refer to the UW-W Financial Aid Office website for questions and application information.

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**ALT LOANS**  
Alternative (or private) loans are available through financial institutions. Students may need a co-signer. The UW-W Financial Aid Office website has application information available.

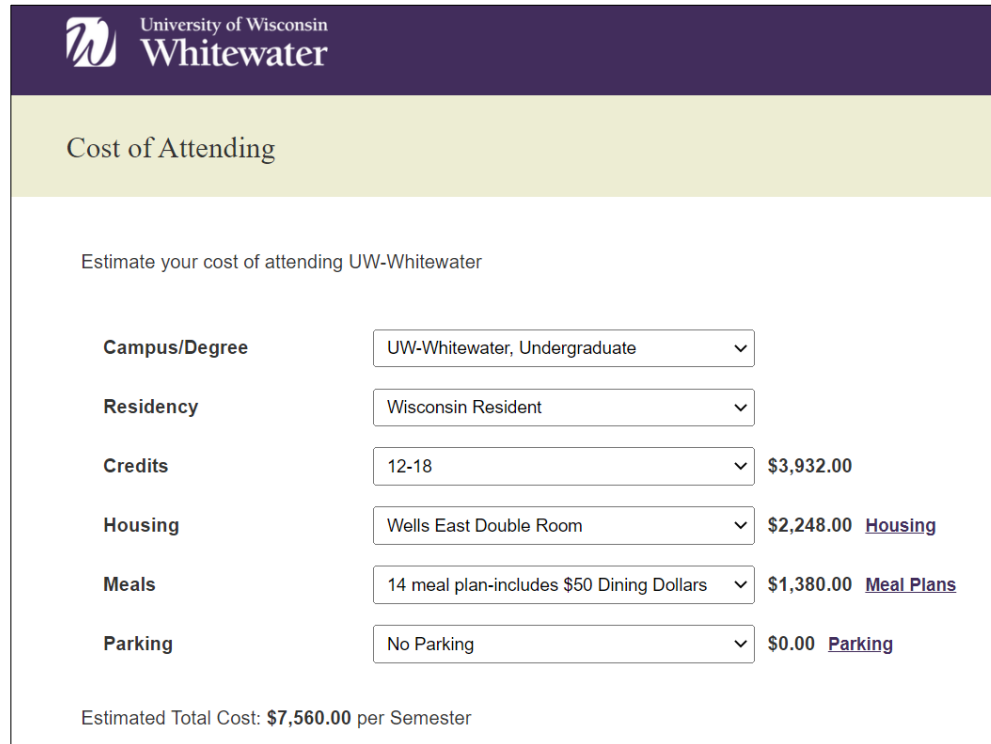
**Step 3: Still Have a Financial Need?**  
Contact the following UW-Whitewater department with additional financial questions and concerns.  

<b>Financial Aid Office</b> 130 Hyer Hall 262-472-1130 <a href="mailto:uwwfao@uww.edu">uwwfao@uww.edu</a> <a href="http://uww.edu/financialaid">uww.edu/financialaid</a>	<b>Student Accounts Office</b> 104 Hyer Hall 262-472-1373 <a href="mailto:sfs@uww.edu">sfs@uww.edu</a> <a href="http://uww.edu/adminaffairs/finance/sfs">uww.edu/adminaffairs/finance/sfs</a>	<b>Financial Literacy Center</b> 104 Hyer Hall 262-472-2154 <a href="mailto:finlit@uww.edu">finlit@uww.edu</a> <a href="http://uww.edu/adminaffairs/finance/financial-literacy">uww.edu/adminaffairs/finance/financial-literacy</a>
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# Visit cost.uww.edu for billing estimate



The screenshot shows the 'Cost of Attending' page on the University of Wisconsin Whitewater website. It features a purple header with the university logo and name. Below the header is a yellow section titled 'Cost of Attending'. The main content area is white and contains a form for estimating costs. The form includes six rows of dropdown menus for Campus/Degree, Residency, Credits, Housing, Meals, and Parking. Each row shows the selected option, a dropdown arrow, and the associated cost. The Credits row shows a total of \$3,932.00. The Housing row shows \$2,248.00 with a link to 'Housing'. The Meals row shows \$1,380.00 with a link to 'Meal Plans'. The Parking row shows \$0.00 with a link to 'Parking'. At the bottom, it states 'Estimated Total Cost: \$7,560.00 per Semester'.

Category	Selection	Cost	Link
Campus/Degree	UW-Whitewater, Undergraduate		
Residency	Wisconsin Resident		
Credits	12-18	\$3,932.00	
Housing	Wells East Double Room	\$2,248.00	<a href="#">Housing</a>
Meals	14 meal plan-includes \$50 Dining Dollars	\$1,380.00	<a href="#">Meal Plans</a>
Parking	No Parking	\$0.00	<a href="#">Parking</a>

Estimated Total Cost: **\$7,560.00** per Semester

To estimate your bill for **one semester**, select the

- campus
- residency
- number of credits
- along with housing and meal plan options

# Viewing Financial Aid Via a Mobile Device

Go to [www.uww.edu/wins](http://www.uww.edu/wins)  
and select *Login Here!*

Log-in using your WINS username  
and password.

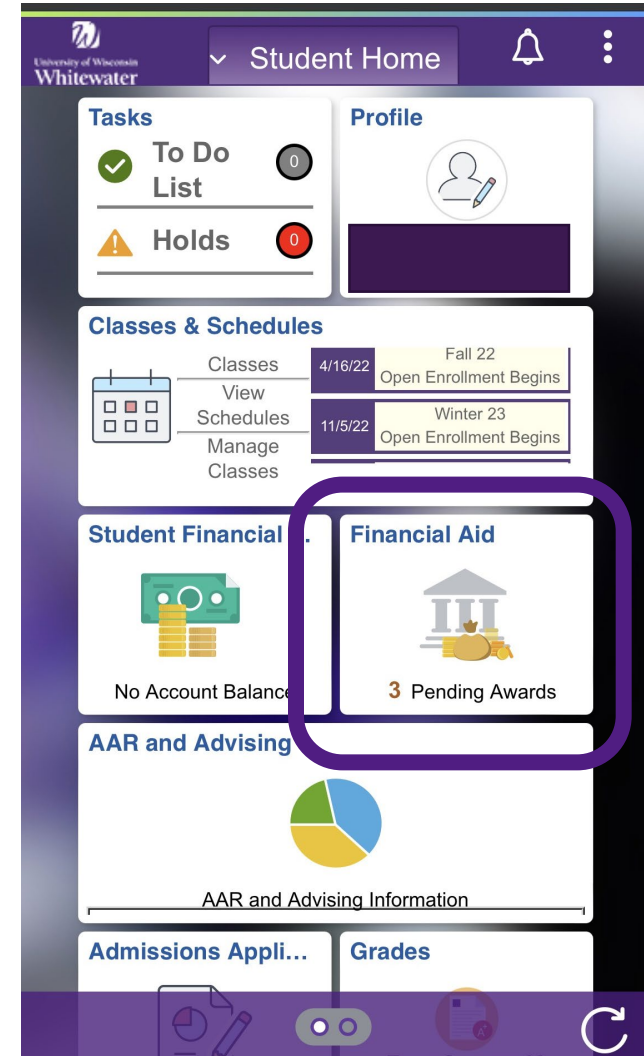




# Viewing Financial Aid Via a Mobile Device

Select the *Financial Aid* tile.

Click *Continue* when asked to conduct business online.

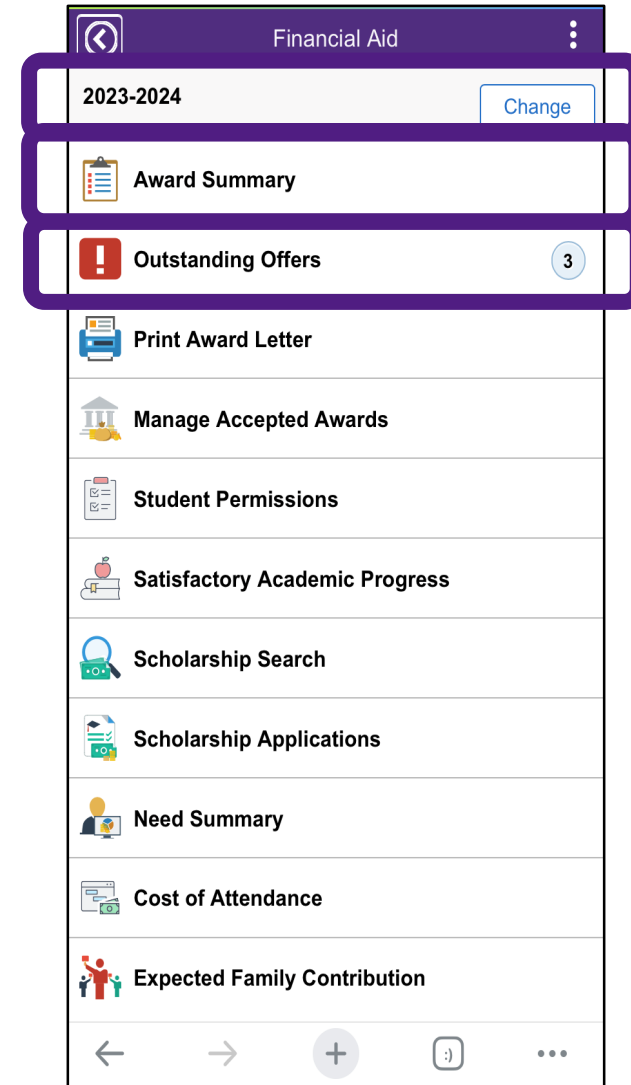


# Viewing Financial Aid Via a Mobile Device

Ensure *2023-2024* appears.

Click on *Award Summary* to view all aid.

Click *Outstanding Offers* to accept/reduce/decline unaccepted aid.

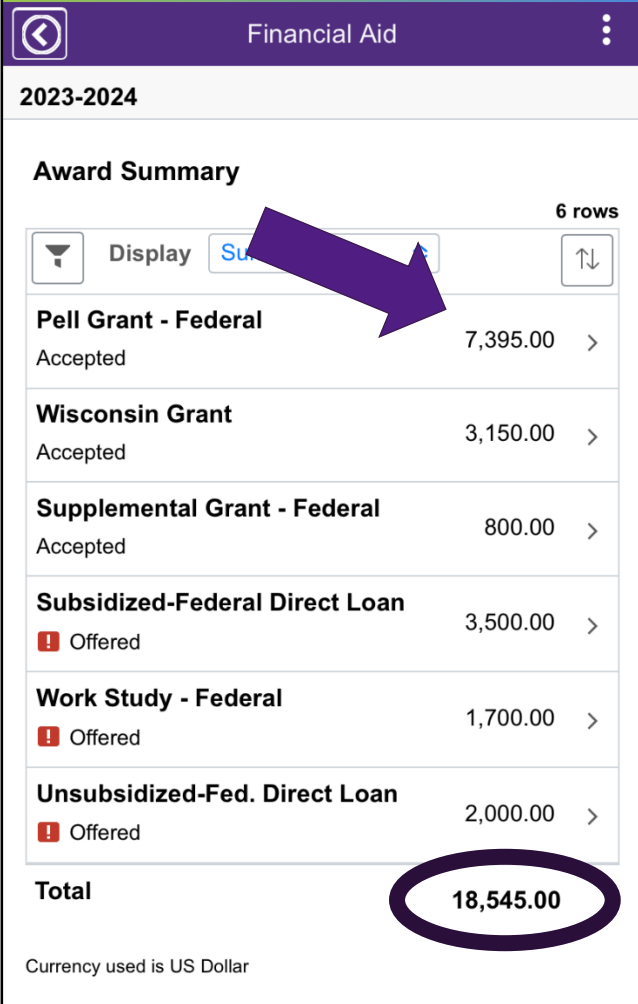


# Award Summary - Full Year

All offered aid is listed and displays the annual amount.

It will list if the financial aid has been accepted.

Although Work-Study is listed in the total, Work-Study does not pay your charges.



Financial Aid	
2023-2024	
Award Summary	
6 rows	
Display	Summary
Pell Grant - Federal	7,395.00
Accepted	
Wisconsin Grant	3,150.00
Accepted	
Supplemental Grant - Federal	800.00
Accepted	
Subsidized-Federal Direct Loan	3,500.00
Offered	
Work Study - Federal	1,700.00
Offered	
Unsubsidized-Fed. Direct Loan	2,000.00
Offered	
Total	18,545.00

Currency used is US Dollar

# Award Summary - By Term

Financial Aid

2023-2024

Award Summary

6 rows

Display

Summary

2023 Fall Term

2024 Spring Term

Summary

<b>Pell Grant - Federal</b>	
Accepted	
<b>Wisconsin Grant</b>	
Accepted	
<b>Supplemental Cost of Attendance</b>	
Accepted	
<b>Subsidized-Federal Direct Loan</b>	3,500.00 >
Offered	
<b>Work Study - Federal</b>	1,700.00 >
Offered	
<b>Unsubsidized-Fed. Direct Loan</b>	2,000.00 >
Offered	
<b>Total</b>	<b>18,545.00</b>

# Award Summary - By Term

Financial Aid		
2023-2024		
Award Summary		
Display	2023 Fall Term	6 rows
<b>Pell Grant - Federal</b>		
Accepted	3,698.00	>
<b>Wisconsin Grant</b>		
Accepted	1,575.00	>
<b>Supplemental Grant - Federal</b>		
Accepted	400.00	>
<b>Subsidized-Federal Direct Loan</b>		
! Offered	1,750.00	>
<b>Work Study - Federal</b>		
! Offered	850.00	>
<b>Unsubsidized-Fed. Direct Loan</b>		
! Offered	1,000.00	>
<b>Total</b>		<b>9,273.00</b>

Financial Aid		
2023-2024		
Award Summary		
Display	2024 Spring Term	6 rows
<b>Pell Grant - Federal</b>		
Accepted	3,697.00	>
<b>Wisconsin Grant</b>		
Accepted	1,575.00	>
<b>Supplemental Grant - Federal</b>		
Accepted	400.00	>
<b>Subsidized-Federal Direct Loan</b>		
! Offered	1,750.00	>
<b>Work Study - Federal</b>		
! Offered	850.00	>
<b>Unsubsidized-Fed. Direct Loan</b>		
! Offered	1,000.00	>
<b>Total</b>		<b>9,272.00</b>

# Calculate your financial need

- Subtract the term financial aid from the term costs to determine your financial need

## PAYING FOR COLLEGE WORKSHEET

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# Questions?

## **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

## **Student Financial Services**

Hyer Hall 104  
PO 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







University of Wisconsin  
**Whitewater**