

# Admitted Warhawk Day

Financial Aid:

An Overview of 2025-2026 Financial Aid Offers



University of Wisconsin  
**Whitewater**

# Agenda

- Overview 2025-2026 financial aid offers
- Review the types of aid available
- Discuss billing and payment
- Explain the next steps you need to take to accept and receive your financial aid

# Free Application for Federal Student Aid

- Free Application for Federal Student Aid® (FAFSA)
  - FAFSA.gov or StudentAid.gov
  - UWW's school code: **003926**
- Must reapply every year
  - 2025-2026 FAFSA became available late November 2024
  - 2026-2027 FAFSA will be available October 1, 2025


# Applying for Financial Aid

- If you have already completed the FAFSA, you may need to submit additional documentation
  - We will send letters to you if additional documentation is needed
  - Check your WINS To Do List for required documents
  - [www.uww.edu/wins](http://www.uww.edu/wins)

# Reviewing and Accepting Your Aid

- If you complete the Free Application for Federal Student Aid (FAFSA) and complete verification, aid offers are generated weekly.
  - Paper aid offers are mailed to new students and an email is sent to the UW-W email address
  - You can view this same information within WINS
  - [www.uww.edu/wins](http://www.uww.edu/wins)

# Financial Aid Offer



University of Wisconsin  
Whitewater

Financial Aid Office

2025-2026 Financial Aid Offer

View and accept your financial aid offer online at [uwv.edu/wins](http://uwv.edu/wins).

Willie Warhawk  
800 West Main Street  
Whitewater, WI 53190

Date Aid Offer Printed: ##/##/2025  
ID#: #####  
Residency: Resident  
Projected Level: Freshman  
SAI: S- 1,500.00  
Housing: On Campus Housing  
2025 Fall: Full-Time  
2026 Spring: Full-Time  
Campus: MAIN

Dear: WILLIE WARHAWK

Welcome to the University of Wisconsin-Whitewater! We have received your Free Application for Federal Student Aid (FAFSA) and are pleased to notify you that you are eligible for the financial aid listed below. There are important steps you need to follow to accept and fully process the aid. Be sure to read the enclosed brochure to learn how to complete these steps. Your financial aid can be accepted, declined, or reduced by accessing your financial aid information through your WINS account.

This is not a bill; these estimated costs are used only to determine financial aid eligibility.

All FUTURE CORRESPONDENCE WILL BE SENT THROUGH YOUR UWVW EMAIL ACCOUNT					ESTIMATED COST OF ATTENDANCE	
Financial Aid Program	Aid Type	2025 Fall Term	2026 Spring Term	TOTAL	Message *	Is based on your enrollment details and Direct & Indirect Costs:
Pell Grant - Federal	Grant	3,698.00	3,697.00	7,395.00	PELL	Estimated Direct and Indirect Costs
Supplemental Grant - Federal	Grant	400.00	400.00	800.00		Direct Cost (see below) 16,706.00
Wisconsin Grant	Grant	1,750.00	1,750.00	3,500.00	WG	Supplies 300.00
Work Study - Federal	Work/Study	550.00	550.00	1,100.00	WS	Transportation 970.00
Subsidized-Federal Direct Loan	Loan	1,750.00	1,750.00	3,500.00	DL	Misc. Expenses 2,240.00
Unsubsidized-Fed. Direct Loan	Loan	1,000.00	1,000.00	2,000.00	DLU	Total Estimated Cost of Attendance \$20,216.00
						Estimated Direct Costs
						Tuition 8,616.00
						Housing/Food 8,090.00
						Total Direct Cost \$ 16,706.00
						Direct Costs 16,706.00
						Award Total - 17,195.00
TOTAL Disbursing Awards \$17,195.00						Estimated Amount Due \$ 0.00
						Estimated Refund \$ 489.00

Fall tuition bills will be sent in August; spring bills will be sent in January. Use [cost.uwv.edu](http://cost.uwv.edu) to estimate your costs now. If your financial aid does not cover all of your costs, there are additional options to explore. Federal Direct Parent PLUS Loans and Private Loans are available to creditworthy borrowers. Another option includes the university payment plan. Refer to the enclosed brochure or visit our website at [www.uwv.edu/financialaid](http://www.uwv.edu/financialaid) for useful information and links.

**Definitions:**  
*Estimated Cost of Attendance:* an estimate of both direct and indirect costs for the average student used only to help calculate your financial aid. Direct costs include tuition/fees and housing/food (for those living on campus) for which UW-W will bill you. Indirect costs are costs you're likely to incur, but are not billed by UW-W. You will not be billed for housing/food unless you sign a housing and/or meal plan contract with the University. Actual costs for fall term will appear on the tuition bill that comes in August; spring bills will arrive in January.

SAI: The Student Aid Index is an eligibility index number from information provided on the FAFSA. This number is used to determine your financial aid eligibility.

\* For complete message descriptions please see the reverse side.

800 West Main Street | Whitewater, WI 53190-3792 | [www.uwv.edu](http://www.uwv.edu) | [uwvfaa@uwv.edu](mailto:uwvfaa@uwv.edu) | p 262-472-1330 | f 262-472-5655

Release of Information

The Family Educational Rights and Privacy Act (FERPA) sets forth requirements regarding the privacy of student records. By default, we are prohibited from discussing financial aid with anyone other than the student, and all student accounts are set to "do not release information." If you would like the Financial Aid Office to be able to speak with your parent or guardian about your account, you will have to "release the information." This can be done in one of two ways: you can release information by going into your WINS account (WINS, Student Home, Financial Aid, Release Financial Information); or you can go on our website, print out a Release of Information form, and submit the completed form to the Financial Aid Office.

Certification Statements

Messages

PELL - This award will be adjusted for changes in enrollment and EFC. If it is later reported that you never attended a course or withdrew before it began, the Pell Grant will be reduced for Pell funds awarded for that course.  
DL - First-time borrowers must complete Master Promissory Note online at [StudentAid.gov/mpn](http://StudentAid.gov/mpn) and the Entrance Counseling online at [StudentAid.gov/entrance-counseling](http://StudentAid.gov/entrance-counseling); failure to complete both will block loan disbursement. Please visit [www.uwv.edu/financialaid/process/receiving-aid/loan-requirements](http://www.uwv.edu/financialaid/process/receiving-aid/loan-requirements) for additional details.  
DLU - First-time borrowers must complete Master Promissory Note online at [StudentAid.gov/mpn](http://StudentAid.gov/mpn) and the Entrance Counseling online at [StudentAid.gov/entrance-counseling](http://StudentAid.gov/entrance-counseling); failure to complete both will block loan disbursement. Please visit [www.uwv.edu/financialaid/process/receiving-aid/loan-requirements](http://www.uwv.edu/financialaid/process/receiving-aid/loan-requirements) for additional details.  
WG - Funds will credit once they are received from the State.  
WS - Federal Work-Study (FWS) allows you to earn money through work while enrolled. FWS is not a guarantee of employment and will not be applied to your UW-W bill. To secure FWS employment, visit UW-W's online job board, Handshake. As you work you are paid biweekly typically through direct deposit into your bank account. If not accepted within three weeks of being offered, FWS award is subject to cancellation.

- I certify that I do not owe a refund on any grant, am not in default on any loan, and have not borrowed in excess of the loan limits under the Title IV programs at any institution. I will use all money received from federal and state programs for expenses related to my study at the University of Wisconsin-Whitewater.
- I have read and I understand the information provided on this Financial Aid Offer and in the enclosed brochure.
- I understand the University may use my financial aid funds only for tuition and fees and University room and board. I understand I will need to provide authorization to use my financial aid funds for costs of other goods and services which are charged to my account.
- I understand that my aid could be revised if I change any of the following after the initial award is made: enrollment status, residency, Satisfactory Academic Progress, expected graduation date, cost of education, grade level, or application information.
- I agree to allow the Financial Aid Office to discuss my application and financial situation with any public or private agency that may also be considering me for aid.
- I understand that I must report any additional aid not shown on this Financial Aid Offer. I understand that my aid may be adjusted if additional aid exceeds my demonstrated financial need.
- Federal regulations require all students to meet Satisfactory Academic Progress requirements. All students must meet these standards to be eligible for financial aid.


Student Signature

Date

Students are mailed paper Financial Aid Offers their first year.

Revisions to original Aid Offers and future year Aid Offers will be mailed to student's UW-W email address.

# Factors Impacting Financial Aid Offer



University of Wisconsin  
**Whitewater**

Financial Aid Office

**2025-2026 Financial Aid Offer**  
View and accept your financial aid offer online at [uww.edu/wins](http://uww.edu/wins).

Willie Warhawk  
800 West Main Street  
Whitewater, WI 53190

Dear: WILLIE WARHAWK

Date Aid Offer Printed: ##/##/2025

→ ID#: #####

→ Residency: Resident

→ Projected Level: Freshman

→ SAI: \$- 1,500.00

→ Housing: On Campus Housing

→ 2025 Fall: Full-Time

→ 2026 Spring: Full-Time

→ Campus: MAIN

**This is not a bill; these estimated costs are used only to determine financial aid eligibility.**

ALL FUTURE CORRESPONDENCE WILL BE SENT THROUGH YOUR UJWW EMAIL ACCOUNT						ESTIMATED COST OF ATTENDANCE
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						Estimated Direct Costs
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**Dollar amounts listed are from 24-25 and for demonstration purposes only.**



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						Cost of Attendance	\$20,216.00
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						Cost	\$ 16,706.00
						Direct Costs	16,706.00
TOTAL Disbursing Awards						Award Total	- 17,195.00
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						Amount Due	\$ 0.00
						Estimated Refund	\$ 489.00

**Dollar amounts listed are from 24-25 and for demonstration purposes only.**

### Release of Information

The Family Educational Rights and Privacy Act (FERPA) sets forth requirements regarding the privacy of student records. By default, we are prohibited from discussing financial aid with anyone other than the student, and all student accounts are set to “do not release information.” If you would like the Financial Aid Office to be able to speak with your parent or guardian about your account, you will have to “release the information.” This can be done in one of two ways: you can release information by going into your WINS account (**WINS, Student Home, Financial Aid, Release Financial Information**); or you can go on our website, print out a Release of Information form, and submit the completed form to the Financial Aid Office.

### Certification Statements

#### Messages

PELL - This award will be adjusted for changes in enrollment and EFC. If it is later reported that you never attended a course or withdrew before it began, the Pell Grant will be reduced for Pell funds awarded for that course.

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WG - Funds will credit once they are received from the State.

WS - Federal Work-Study (FWS) allows you to earn money through work while enrolled. FWS is not a guarantee of employment and will not be applied to your UW-W bill. To secure FWS employment, visit UW-W's online job board, Handshake. As you work you are paid biweekly typically through direct deposit into your bank account. If not accepted within three weeks of being offered, FWS award is subject to cancellation.

# Types of Financial Aid

# Types of Financial Aid

- Scholarships
- Grants
- Student Loans
  - Federal
  - Private
- Student Employment

# Scholarships

- Financial Aid that **does not** have to be repaid
- Awarded on the basis of merit, skill, or a unique characteristic
- Foundations, businesses, charitable organizations
- Deadlines and application procedures vary widely
- Begin researching early!

# Scholarships

- First year scholarships are awarded by the UW-W Admission Office, based on merit
  - Admission application needs to be submitted by January 1
  - Admission Office notifies you typically by April 1
- Scholarships for remaining time here are awarded through the UW-Whitewater Foundation
  - Application is open typically from December 1 to mid February
  - [www.uww.edu/scholarships](http://www.uww.edu/scholarships)
  - <https://www.uww.edu/acadaff/king-chavez-scholars>
  - <https://www.uww.edu/acadaff/lawton-grant>

# Grants

- Financial Aid that does not have to be repaid
- Based on demonstrated financial need
- **Pell Grant** \$761 – \$7,395/ year
- **Supplemental Educational Opportunity Grant**
  - \$800/ year for \$0 SAI at UWW

*\*Amounts listed are for 2024-2025; 2025-2026 amounts will be published in Spring 2025.*

# Grants

- **WI Grant** (SAI must be less than 5,602)
  - \$854 – \$3,500/year
- **Non-Resident Grant** (SAI must be less than 10,000)
  - \$1,000 - \$1,500/year

*\*Amounts listed are for 2024-2025; 2025-2026 amounts will be published in Spring 2025.*



# Federal Student Loans

- Financial Aid that does need to be repaid
- **Direct Subsidized Loan**
  - Government pays interest as long as student is enrolled at least half-time (6+ credits)
- **Direct Unsubsidized Loan**
  - Student charged interest while in school

# Federal Student Loans

- Annual maximum loan amounts (combined Subsidized and Unsubsidized)
- Repayment is postponed until after graduation
- 24-25 interest rate is 6.53%; 1.057% origination fee

	Dependent	Independent
Freshman	\$5,500	\$9,500
Sophomore	\$6,500	\$10,500
Junior & Senior	\$7,500	\$12,500
Lifetime Limit	\$31,000	\$57,500

*\*2025-2026 interest rates an fees will be published in June*

# Financing Options

- If students need assistance above and beyond what is offered by completing the FAFSA, they can explore two different financing options
  - Parents can apply for a Parent PLUS Loan
  - Students can apply for Private/Alternative Loan, with a credit-worthy cosigner

# Financing Options

## Federal Direct Parent PLUS Loan

- For parents of Dependent students
- 2024-2025 interest rate: 9.08%
- 2024-2025 origination fee: 4.228%
- Repayment begins 60 days after the loan disburses; or 6 months after graduation if the parent requests a deferment
- Apply online at **Studentaid.gov**

## Private/Alternative Loan

- Borrowed from a bank/credit union
- Interest rate, fees, and 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)**

*\*2025-2026 interest rates and fees will be published in June*

# Billing Information

# Paying Your Bill

- First bills will be sent 8/13/2025 with a due date of 9/12/2025
  - [www.uww.edu/adminaffairs/finance/sfs/due-dates](http://www.uww.edu/adminaffairs/finance/sfs/due-dates)
- Can pay online, by check, or at the Cashier's Office
  - [www.uww.edu/adminaffairs/finance/cashiers-office/pay-your-bill](http://www.uww.edu/adminaffairs/finance/cashiers-office/pay-your-bill)
- If paying using a 529 College Savings Plan, contact your plan provider and request they send the funds to the UW-W Cashier's Office

# Billing Dates

**Fall  
term**

First bill  
sent  
8/13/2025

Financial  
aid credits  
08/27/2025

Bill due  
9/12/2025

**Spring  
term**

First bill  
sent  
1/13/2026

Financial  
aid credits  
1/21/2026

Bill due  
2/12/2026



# Next Steps



# Understanding Your 2025-2026 Financial Aid Offer

- Mailed with paper financial aid offer
- Available online at [www.uww.edu/financialaid/process/notification](http://www.uww.edu/financialaid/process/notification)



University of Wisconsin  
Whitewater

Financial Aid Office

## Understanding Your 2025-2026 Financial Aid Offer

Thank you for applying for financial aid at the University of Wisconsin-Whitewater. Please review this document for important information regarding your financial aid and your next steps.

### Step 1: Review/Accept Your Financial Aid

You can access your Financial Aid Offer, and accept or decline certain aid types, by following the directions below\*.

- Log in to WINS at [www.uww.edu/wins](http://www.uww.edu/wins). Refer to your Admission letter for your Net-ID & password.
- From *Student Home*, click on the *Financial Aid* tile. Click *Continue* when asked to Conduct Business Online.
- Select the correct aid year: for fall 2025, spring 2026, and summer 2026, select 2025-2026.
- Once the Financial Aid page opens, click on *Accept/Decline* after ensuring you are in the correct aid year (if "2025-2026" is not in the upper left-hand corner, click the *Change* box to select the correct year). Note that we will automatically accept any grants you are awarded but you will need to accept or decline other types of aid, including loans and Federal Work-Study.
- Choose *Accept* or *Decline* in the *Award Decision* column for each award. If you would like to reduce one of your loans, choose *accept*, check the *Reduce* box, then change the amount in the *Accepted* column (if reducing your loan, note that the amount you enter will be divided equally between fall and spring semesters).
- Click *Submit!*
- If you have not already signed the Student Permission Form, it will display.
  - Federal financial aid can only be used to pay for the following charges: tuition, segregated fees, course fees, housing, and meal plans. To apply your federal financial aid to other education-related charges on your UW-W Student Account, you will need to authorize the University to do so.
  - If you wish to use your federal financial aid to pay for other charges applied to your account, excluding finance charges and payment plan activation fees, you can do so by logging in to WINS, going to *Student Home*, selecting the *Financial Aid* tile, and then clicking on *Student Permission*.

\*These steps are for accessing WINS via computers; they are different when accessing WINS via mobile devices. Visit <https://www.uww.edu/financialaid/process/notification> for directions on how to accept via mobile devices.

### Step 2: Decide Who Has Access to Your Financial Aid Information

FERPA, the Family Educational Rights and Privacy Act, sets forth requirements regarding the privacy of student records. FERPA generally prohibits the release of confidential personally identifiable student data without the student's written, signed consent. Parents, guardians, and spouses have no inherent or legal rights to receive information about the student's education records, regardless of the student's age, without the written consent of the student.

If you wish to allow the Financial Aid Office to discuss your financial aid with others, please authorize the Release of Information by logging in to WINS, going to *Student Home*, selecting the *Financial Aid* tile, and then clicking on *Release Financial Information*.

For additional information regarding FERPA, please visit [www.uww.edu/registrar/ferpa](http://www.uww.edu/registrar/ferpa).

### Step 3: Review Enrollment and Housing Status

#### Enrollment Status

Most students' financial aid is awarded assuming they are attending full-time (12 or more credits for undergraduate students and 9 credits or more for graduate students). You can see within WINS what level at which you were awarded aid by selecting the *Financial Aid* tile and looking at the bottom of the "Summary" tab. If

Page 1 of 6



University of Wisconsin  
Whitewater

# Next Steps

1. Review and accept, decline, or reduce your aid
  - Online at [www.uww.edu/wins](http://www.uww.edu/wins)
2. Decide who has access to your financial aid information
  - FERPA prohibits release of information to anyone but the student without the student's permission
  - Student can give consent via WINS

# Next Steps

3. Review your enrollment and housing status
  - Notify us if your enrollment or housing status is different than what is listed
4. Report outside sources of aid
5. Complete the Direct Loan requirements
  - [www.uww.edu/financialaid/process/receiving-aid/loan-requirements](http://www.uww.edu/financialaid/process/receiving-aid/loan-requirements)
  - StudentAid.gov

# Next Steps

6. Estimate costs at **cost.uww.edu** and research additional financing options if necessary
  - Federal Direct Plus Loan
  - Private Loans
  - Payment Plan
7. Prepare for billing
  - Set up Authorized Payer
  - Sign up for electronic refunds

# Next Steps

8. Learn more about student employment at [www.uww.edu/financialaid/employment](http://www.uww.edu/financialaid/employment)
9. Review how aid pays your bills
  - Grants and UWW Scholarships pay your bill directly
  - Outside scholarships may need to be endorsed by the student first
  - Student Employment wages are paid directly to the student, not to the bill
  - Loans pay directly after completing the required paperwork (Entrance Counseling and Master Promissory Note)

# Next Steps

## 10. Become familiar with Financial Aid Policies

- [www.uww.edu/financialaid/policies](http://www.uww.edu/financialaid/policies)
- All of these may impact your aid eligibility
  - Not enrolling full-time
  - Withdrawing from all or some courses
  - Earning below a 2.0 grade point average

# Viewing Financial Aid Via WINS and Mobile Phones

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

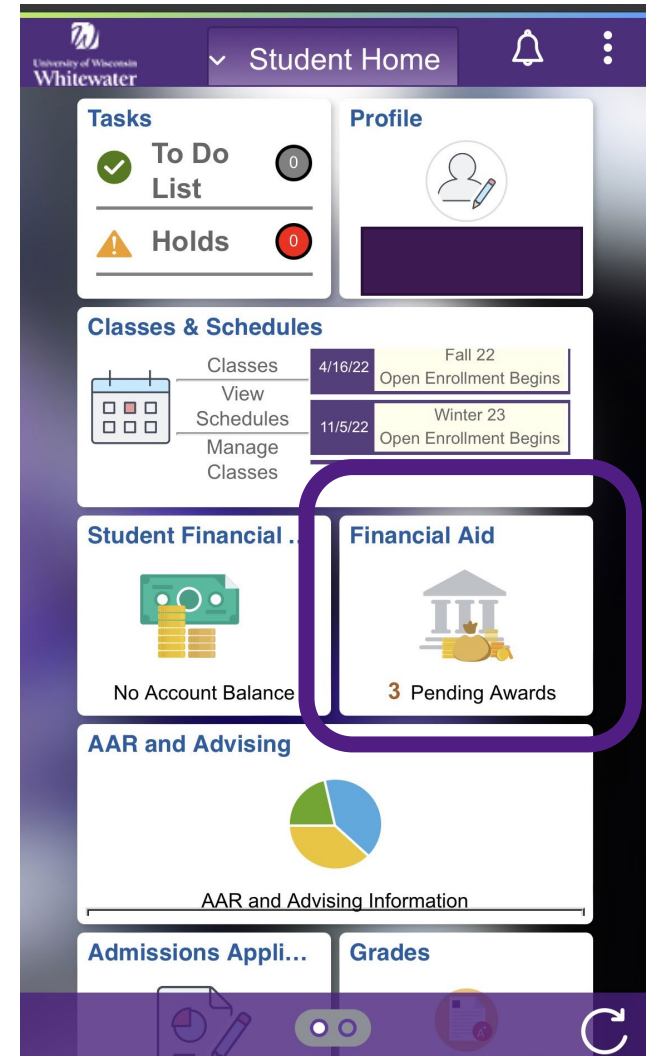
Log-in using your WINS username  
and password.



# Viewing Financial Aid Via WINS and Mobile Phones

Select the *Financial Aid* tile.

Click *Continue* when asked to conduct business online.



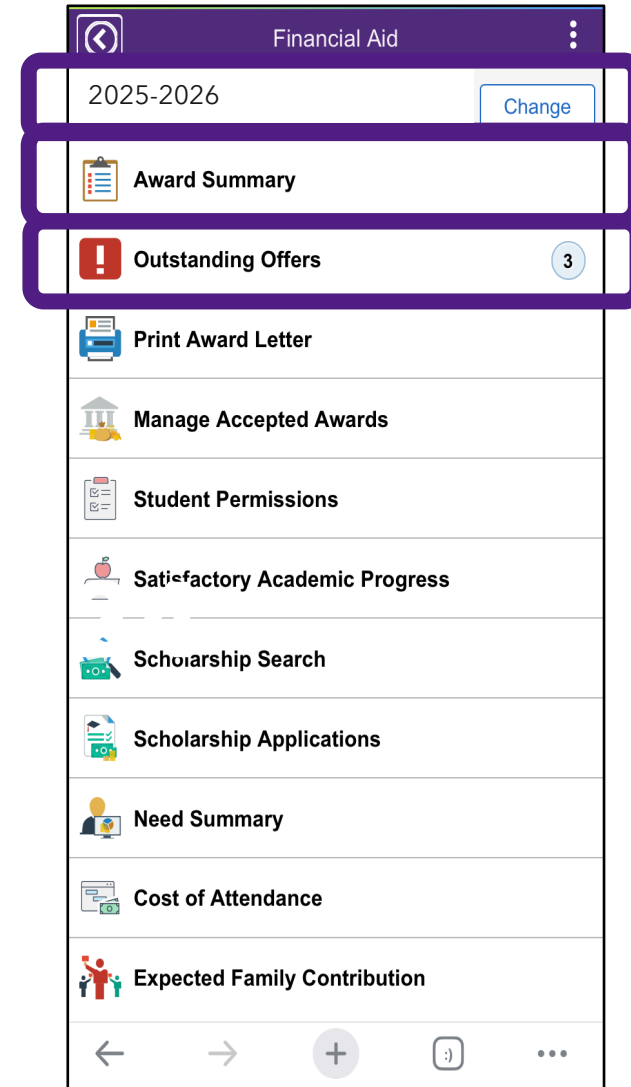


# Viewing Financial Aid Via a Mobile Device

Ensure *2025-2026* 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	
2025-2026	
<b>Award Summary</b>	
6 rows	
 Display <span>Summary</span> 	
<b>Pell Grant - Federal</b>	7,395.00 >
Accepted	
<b>Wisconsin Grant</b>	3,150.00 >
Accepted	
<b>Supplemental Grant - Federal</b>	800.00 >
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>
Currency used is US Dollar	

# Student Assistance

- Phone and Office hours:
  - Monday – Friday 8:00 – 4:30
- Walk-in advising hours:
  - Monday - Thursday: 10:00 – 2:00
  - In the One Stop – UC 129
- One-on-one appointments, in-person and virtually
  - Each student has an assigned Financial Aid Advisor, assigned by the first letter of their last name
  - For the current assignment, visit <https://www.uww.edu/financialaid/staff>

# 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



University of Wisconsin  
**Whitewater**