

Warhawks SOAR

Paying For College



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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



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



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Today's Agenda

- Introduce you to the following offices
 - Student Financial Services
 - 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



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Student Financial Services

- Student Accounts Office
- Cashiers Office
- Financial Literacy Center



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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 Financial Services 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 Payer for E-Billing

Students set up or change

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

Authorized Payer

- ❖ 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



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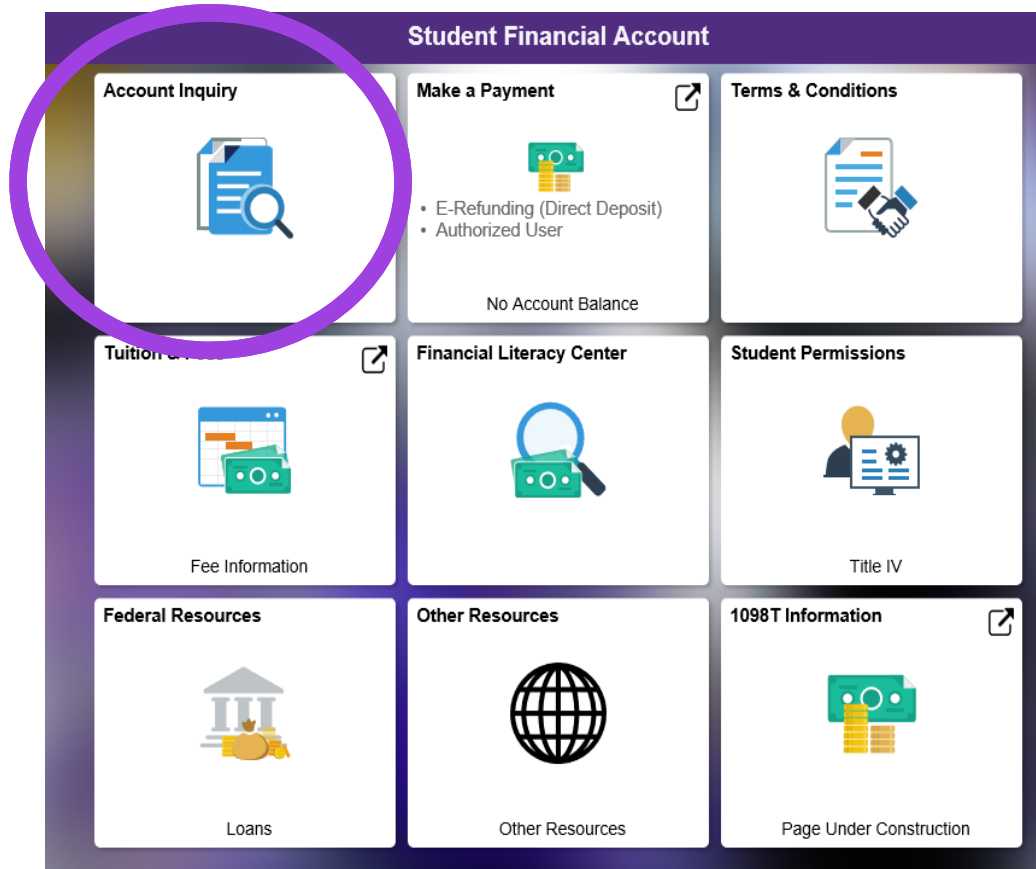
E-Billing Information

- **UW-Whitewater e-mail account**
 - ❖ Official means of communication
- **E-bill notifications**
 - ❖ First bill is sent 7/19/22; second on 8/16/22
 - ❖ Financial Aid does not appear on this bill
 - ❖ Every 28 days – when there is activity
- **Students can get current information on WINS**
- **Due dates available in Windows to Whitewater**



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WINS - Student Financial Account



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Account Inquiry

Activity processed through midnight of 06-03-2020



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
		Balance Due	\$12,171.00	\$-16,079.00	\$4,278.60	\$370.60



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WINS - Student Financial Account

The screenshot displays a grid of nine menu items for the Student Financial Account. A purple circle highlights the 'Make a Payment' button, which includes a list of options: 'E-Refunding (Direct Deposit)' and 'Authorized User'. Below this button, the text 'No Account Balance' is visible. The other menu items are: 'Account Inquiry', 'Terms & Conditions', 'Tuition & Fees', 'Financial Literacy Center', 'Student Permissions', 'Federal Resources', 'Other Resources', and '1098T Information'. The '1098T Information' item is marked as 'Page Under Construction'.

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



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Nelnet Billing & Payment Site



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TEST TEST



Message Board

Payment Profiles

Manage Refunds

Authorize Payers

User Preferences

View & Pay Accounts

Transaction History

Messages

Message Board

Welcome to the *QuikPAY[®]* system. Through *QuikPAY[®]*, you are able to control:

- run payment and reconciliation reports
- the content of all pages within *QuikPAY[®]*
- manage all users
- and more - all online!

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

QuikPAY[®] also offers context-sensitive help. Simply click on the question mark next to a field to get help.

Payment Deadlines w/ Payment Plan

2022 Fall Payment Deadlines

Term Due Date – no payment plan : September 16, 2022

\$100 minimum payment – Enrollment Deposit qualifies

1st installment with payment plan : October 14, 2022

(along with Activation fee on 1.875%)

2nd installment with payment plan: November 11, 2022

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



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Payment Options

- **On-line**
 - 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

Free Financial Coaching Sessions:

- Confidential One-on-one, virtual or in-person
- Schedule via website
- 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 Financial Literacy website
- *Website:* uww.edu/adminaffairs/finance/financial-literacy
- *Facebook:* UWW Financial Literacy Center

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

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**



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Already Applied – What's Next?

- WINS - Whitewater Information Network
 - 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>



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How does financial aid pay my bill?

- Have all aid fully processed by **August 1, 2022**
- Accepted and fully processed financial aid will begin to credit your WINS account **September 5, 2022**



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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 8, 2022**
 - Parent PLUS loan borrowers choose if refund goes to the student or the parent at time of application



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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, 2022**



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Financing Options

- **Federal Parent Plus Loan**

- For parents of dependent students
- 2022-2023 interest rate: 7.54%
- 2022 -2023 origination fee: 4.228%
- Repayment begins 60 days after loan disburses, or 6 months after graduation if you request a deferment
- Apply online at **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



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How Much Will I Owe?

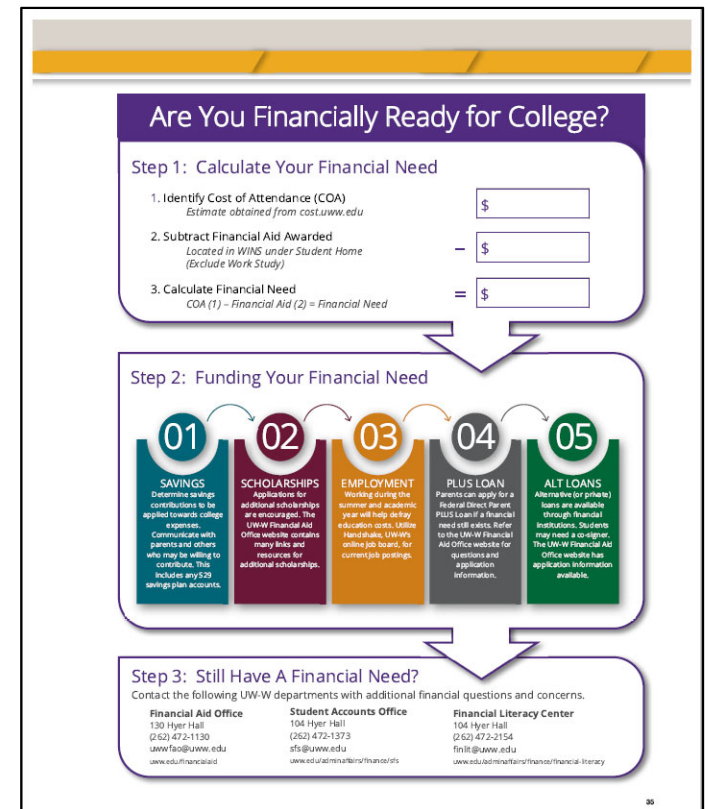
- A very common question everyone wants to know!
- You can estimate now!




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A simple 2-step process you can do now!

- Estimate costs at cost.uww.edu
- Find your financial aid at uww.edu/wins
- Use the worksheet on page 33 of *Windows to UW-Whitewater*



Visit cost.uww.edu for billing estimate

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Cost of Attending

Estimate your cost of attending UW-Whitewater

Campus/Degree	<input type="text" value="UW-Whitewater, Undergraduate"/>	
Residency	<input type="text" value="Wisconsin Resident"/>	
Credits	<input type="text" value="12-18"/>	\$3,865.00
Housing	<input type="text" value="Arey Double Room"/>	\$2,267.00 Housing
Meals	<input type="text" value="14 meal plan-includes \$50 Dining Dollars"/>	\$1,335.00 Meal Plans
Parking	<input type="text" value="No Parking"/>	\$0.00 Parking

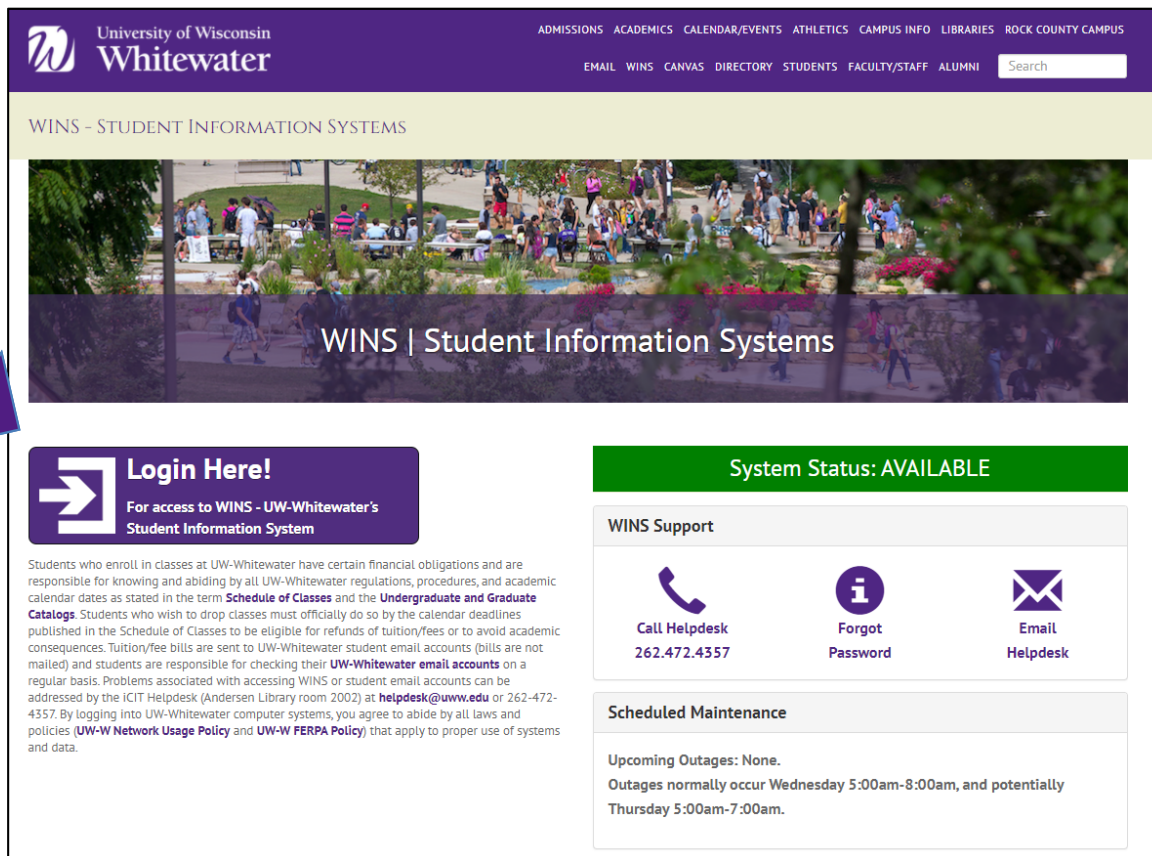
Estimated Total Cost: **\$7,467.00** per Semester

Select the campus, residency, number of credits, along with housing and meal plan options to estimate your bill for **one semester**.



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Log in to WINS: uww.edu/wins



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ADMISSIONS ACADEMICS CALENDAR/EVENTS ATHLETICS CAMPUS INFO LIBRARIES ROCK COUNTY CAMPUS

EMAIL WINS CANVAS DIRECTORY STUDENTS FACULTY/STAFF ALUMNI

WINS - STUDENT INFORMATION SYSTEMS

WINS | Student Information Systems

Login Here!
For access to WINS - UW-Whitewater's Student Information System

Students who enroll in classes at UW-Whitewater have certain financial obligations and are responsible for knowing and abiding by all UW-Whitewater regulations, procedures, and academic calendar dates as stated in the term **Schedule of Classes** and the **Undergraduate and Graduate Catalogs**. Students who wish to drop classes must officially do so by the calendar deadlines published in the Schedule of Classes to be eligible for refunds of tuition/fees or to avoid academic consequences. Tuition/fee bills are sent to UW-Whitewater student email accounts (bills are not mailed) and students are responsible for checking their **UW-Whitewater email accounts** on a regular basis. Problems associated with accessing WINS or student email accounts can be addressed by the ICIT Helpdesk (Andersen Library room 2002) at helpdesk@uww.edu or 262-472-4357. By logging into UW-Whitewater computer systems, you agree to abide by all laws and policies ([UW-W Network Usage Policy](#) and [UW-W FERPA Policy](#)) that apply to proper use of systems and data.

System Status: AVAILABLE

WINS Support

Call Helpdesk
262.472.4357

Forgot Password

Email Helpdesk

Scheduled Maintenance

Upcoming Outages: None.
Outages normally occur Wednesday 5:00am-8:00am, and potentially Thursday 5:00am-7:00am.



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Select the Financial Aid Tile

The screenshot shows the WINS Student Home dashboard with the following sections:

- Tasks:** To Do List (1 item), Holds (1 item).
- Classes & Schedules:** Search Classes, View Schedules, Manage Classes. 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 Accounts:** No Account Balance.
- Financial Aid:** 3 Pending Awards. (This tile is circled in blue).
- 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:** Question mark icon.
- Scholarships:** Scholarship icon.



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Acknowledgement

◀ Student Home Conduct Business Online 🏠 🔍 🚩 ⋮ 🔄

By clicking on "Continue" you are giving the UW-Whitewater Financial Aid Office permission to conduct business with you electronically. If you do not agree, please click on "Back" and contact our office at (262) 472-1130 regarding alternative methods of communication . Students who are incarcerated in a state or federal correctional institution are not eligible for aid and are required by federal law to inform the Financial Aid Office of their incarceration.



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View Award Summary

2022-2023 [Change](#)

Award Summary

5 rows

Award Description/Category	Award Status	Award
Pell Grant - Federal Grant	Accepted	4,045.00
Wisconsin Grant Grant	Accepted	2,002.00
Subsidized-Federal Direct Loan Loan	Offered	5,500.00
Work Study - Federal Work/Study	Offered	1,600.00
Unsubsidized-Fed. Direct Loan Loan	Offered	2,000.00
Totals		15,147.00

Currency used is US Dollar

[Account Balance](#)

Your financial aid award is determined from the information provided in your application and the following details: Academic Level, Enrollment Level, Housing, Residency, and Campus.

Fall - Junior, Enrolled Full-Time, Off Campus, resident, Main campus
Spring - Junior, Enrolled Full-Time, Off Campus, resident, Main campus

If there is no financial aid displayed your application may be in progress. Please check back.

And...

You are required to inform us about aid from other sources not listed on this award. Please notify us of changes in your career, grade level, enrollment, or graduation date, or if you are declining Work Study and wish to be considered for additional loan funds. To report changes for Financial Aid, please email uwvfaa@uwv.edu.

Important information concerning your award is available in the "Award Letter Information" link located in the Financial Aid links section.

By accepting your financial aid electronically, you acknowledge that you have read, understand and agree to the terms provided in the "Award Letter Information".



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Ensure 2022-2023 is Selected

The screenshot displays the 'Financial Aid' interface. The left sidebar contains navigation options: Awards, Summary, Accept/Decline (selected), Print Award Letter, Student Permissions, Satisfactory Academic Progress, Scholarships, Financial Aid Summary, Financial Aid Information, and Release Financial Information. The main content area is titled 'Accept/Decline' and shows a table of financial aid packages. A dropdown menu is open over the 'Reduce' column, listing the following options:

- Financial Aid Year 2022-2023
- Financial Aid Year 2021-2022
- Financial Aid Year 2020-2021
- Financial Aid Year 2019-2020

The table data is as follows:

Award Description/Category	Award Decision	Reduce	Offered	Accepted
Pell Grant - Federal Grant	Accept	<input type="checkbox"/>	4,045.00	4,045.00
Wisconsin Grant Grant		<input type="checkbox"/>	2,002.00	2,002.00
Subsidized-Federal Direct Loan Loan		<input type="checkbox"/>	5,500.00	0.00
Work Study - Federal Work/Study		<input type="checkbox"/>	1,600.00	0.00
Unsubsidized-Fed. Direct Loan Loan		<input type="checkbox"/>	2,000.00	0.00
Totals			15,147.00	6,047.00

Additional text at the bottom of the interface: 'Currency used is US Dollar. You may accept or decline any or all of the awards that are currently available. Remember to "Submit" your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package.'



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View Award Summary – Annual Amount

Award Description/Category	Award Status	Award
Pell Grant - Federal Grant	Accepted	4,045.00
Wisconsin Grant	Accepted	2,002.00
Subsidized-Federal Direct Loan	Offered	5,500.00
Work Study - Federal	Offered	1,600.00
Unsubsidized-Fed. Direct Loan	Offered	2,000.00
Totals		15,147.00

Currency used is US Dollar

[Account Balance](#)

Your financial aid award is determined from the information provided in your application and the following details: Academic Level, Enrollment Level, Housing, Residency, and Campus.

Fall - Junior, Enrolled Full-Time, Off Campus, resident, Main campus
Spring - Junior, Enrolled Full-Time, Off Campus, resident, Main campus

If there is no financial aid displayed your application may be in progress. Please check back.

And...

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This is the annual amount of Financial Aid – it includes amounts for the full academic year.



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View Award Summary – Annual Amount

2022-2023 [Change](#)

Awards

Award Summary 5 rows

Display Summary

Award Description/Category	Award Status	Award
Pell Grant - Federal Grant	Accepted	4,045.00
Wisconsin Grant	Accepted	2,002.00
Subsidized-Federal Direct Loan	Offered	5,500.00
Work Study - Federal	Offered	1,600.00
Unsubsidized-Fed. Direct Loan	Offered	2,000.00
Totals		15,147.00

Currency used is US Dollar

[Account Balance](#)

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Important information concerning your award is available in the "Award Letter Information" link located in the Financial Aid links section.

By accepting your financial aid electronically, you acknowledge that you have read, understand and agree to the terms provided in the "Award Letter Information".

Work-Study is paid via bi-weekly paychecks and will not pay tuition directly.



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View Award Summary – Term Amount

Financial Aid

2022-2023 [Change](#)

Awards

Award Summary 5 rows

Display **Summary**

Award Description	Award Status	Award
Pell Grant - Federal Grant	Accepted	4,045.00
Wisconsin Grant Grant	Accepted	2,002.00
Subsidized-Federal Direct Loan Loan	Offered	5,500.00
Work Study - Federal Work/Study	Offered	1,600.00
Unsubsidized-Fed. Direct Loan Loan	Offered	2,000.00
Totals		15,147.00

Currency used is US Dollar

[Account Balance](#)

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View Award Summary – Term Amount

Student Home Financial Aid

2022-2023 Change

Awards

Award Summary

Display 2022 Fall Term 5 rows

Award Description/Category	Award Status	Award
Pell Grant - Federal Grant	Accepted	2,023.00
Wisconsin Grant Grant	Accepted	1,001.00
Subsidized-Federal Direct Loan Loan	Offered	2,750.00
Work Study - Federal Work/Study	Offered	800.00
Unsubsidized-Fed. Direct Loan Loan	Offered	1,000.00
Totals		7,574.00

Currency used is US Dollar

[Account Balance](#)

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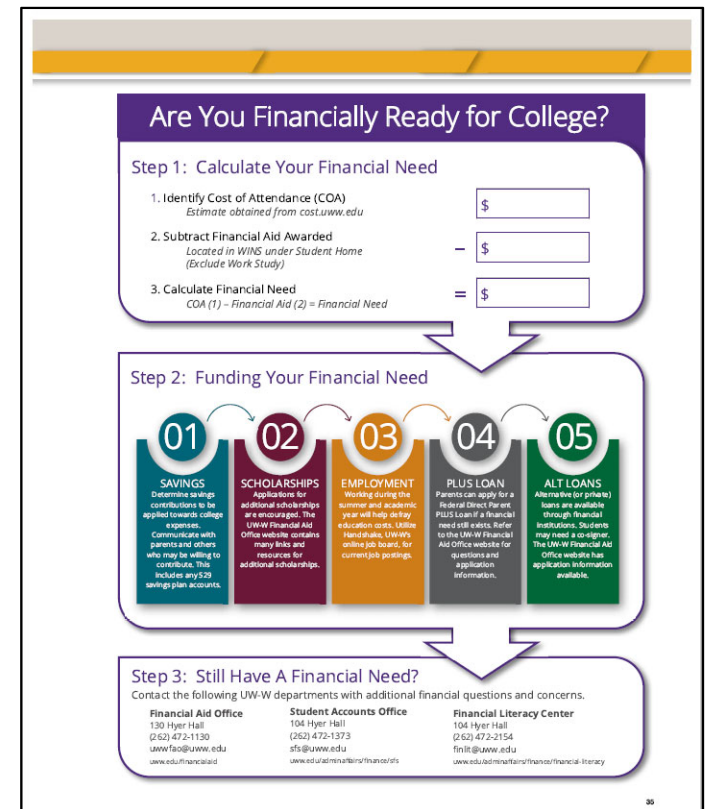
By accepting your financial aid electronically, you acknowledge that you have read, understand and agree to the terms provided in the "Award Letter Information".



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Calculate your financial need

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



Questions?

University of Wisconsin-Whitewater

Financial Aid Office

Hyer Hall 130

800 West Main Street

Whitewater, WI 53190

uww.edu/financialaid

uwwfao@uww.edu

(p) 262-472-1130

(f) 262-472-5655



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