

Paying For College: Six Simple Steps

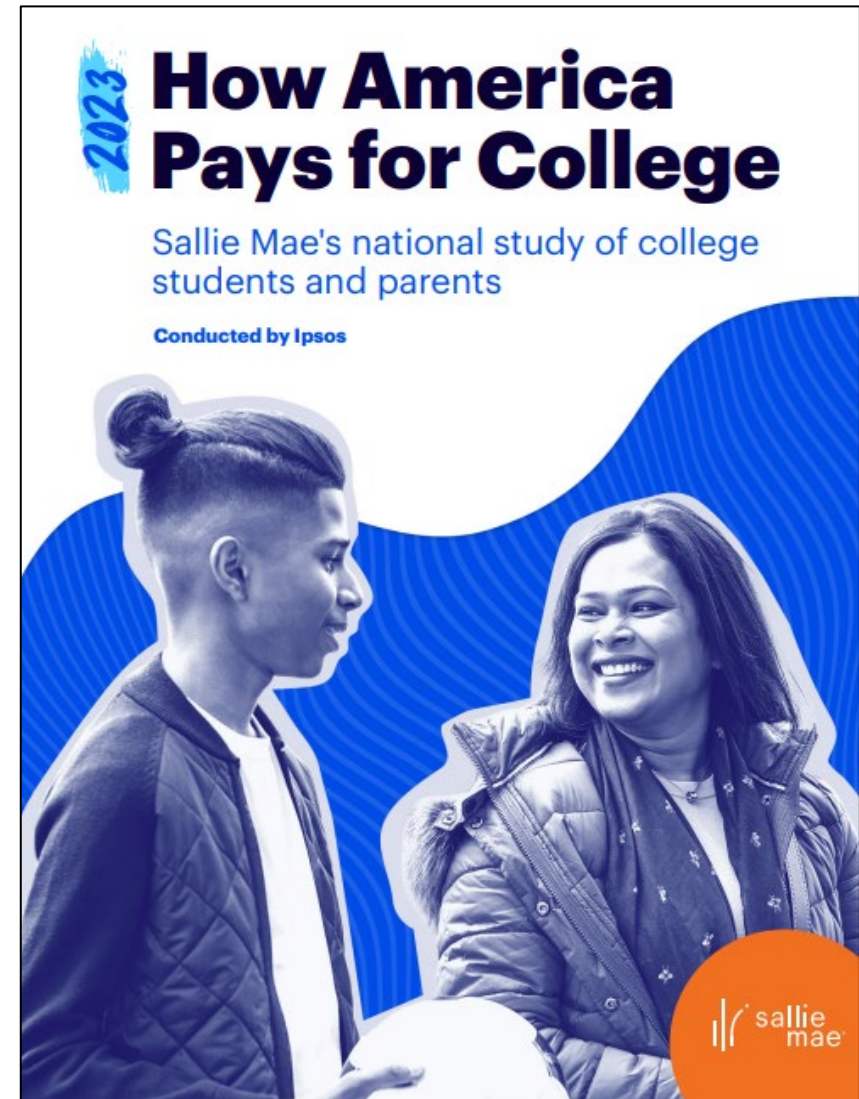
Student Financial Services and Financial Aid

A Plan to Pay for College

53% of families report having developed a plan to pay for college

We can help – if you are in the 53% or the 47%!

- How America Pays for College 2023, by Sallie Mae and Ipsos
- salliemae.com/howamericapays



Today's Agenda

Discuss how we can help!

- Financial Aid Office
- Student Financial Services Office

Today's Agenda

Prepare you financially with six simple steps!

1. Complete authorizations
2. Review billing dates and details
3. Know payment options
4. Complete the financial aid process
5. Estimate charges
6. Estimate amount due

How Can We Help You?

Who's Who?

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



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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

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

Electronic Refunds - Direct Deposit

- Sign up for electronic refunds
 - Students set this up within WINS
 - Select the **Student Financial Account** tile
 - Click on **Make a Payment**
 - Select **Manage Refunds**
 - Follow the prompts

Authorization to Pay Miscellaneous Charges

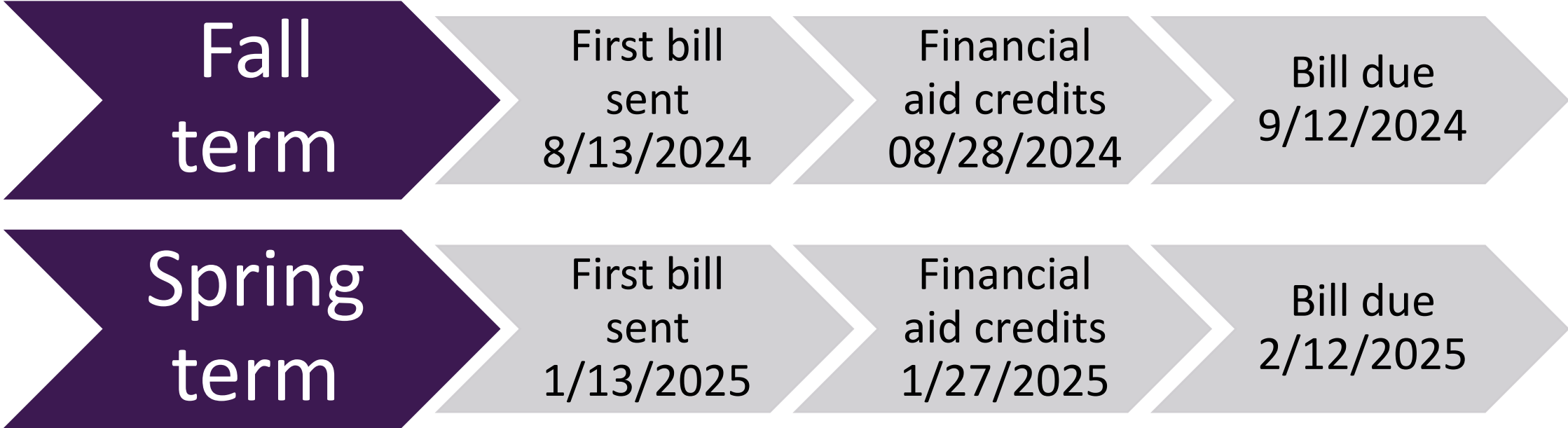
- Financial aid can only pay tuition, segregated fees, course fees, housing, and meal plans
- If you'd like your aid to pay other fees (excluding finance and payment plan charges), you must provide authorization
- Students set this up within WINS
 - Select the **Financial Aid** tile
 - Click on **Student Permissions**
 - Follow the prompts

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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



Real Time Billing Details

The screenshot shows the 'Student Home' dashboard with the following components:

- Tasks:** To Do List (1), Holds (3)
- Profile:** Empty widget
- Classes & Schedules:** Search Classes, View Schedules, Manage Classes. Enrollment Dates table:

Enrollment Dates	Event
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 (Circled in red)
- Financial Aid:** 3 Pending Awards
- AAR and Advising:** AAR and Advising Information (Pie chart)
- 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:** Document icon

Real Time Billing Details

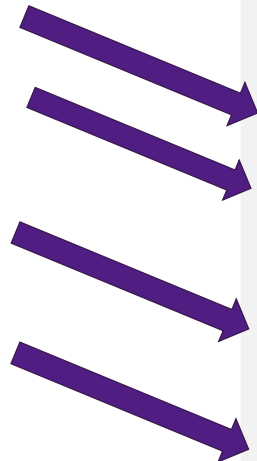
Student Financial Account

Account Inquiry  No Account Balance	Make a Payment   <ul style="list-style-type: none">• 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^R* system. Through *QuikPAY^R*, you are able to control:

- run payment and reconciliation reports
- the content of all pages within *QuikPAY^R*
- manage all users
- and more - all online!

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

QuikPAY^R also offers context-sensitive help. Simply click on the question mark next to a field to get help.



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Self Enrolled Nelnet Payment Plan

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



Payment Options

Online

- 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.

UW-Whitewater
P.O. Box 88
Whitewater, WI 53190

Financial Aid

- Free Application for Federal Student Aid® (FAFSA)
 - FAFSA.gov or StudentAid.gov
 - UWW's school code: 003926
- Must reapply every year
 - 2024-2025 FAFSA was available in December 31, 2023
 - 2025-2026 FAFSA will be available October 1, 2024
- UWW's priority filing date is January 1

What if my aid doesn't cover my bill?

Parents can apply for a Parent PLUS Loan

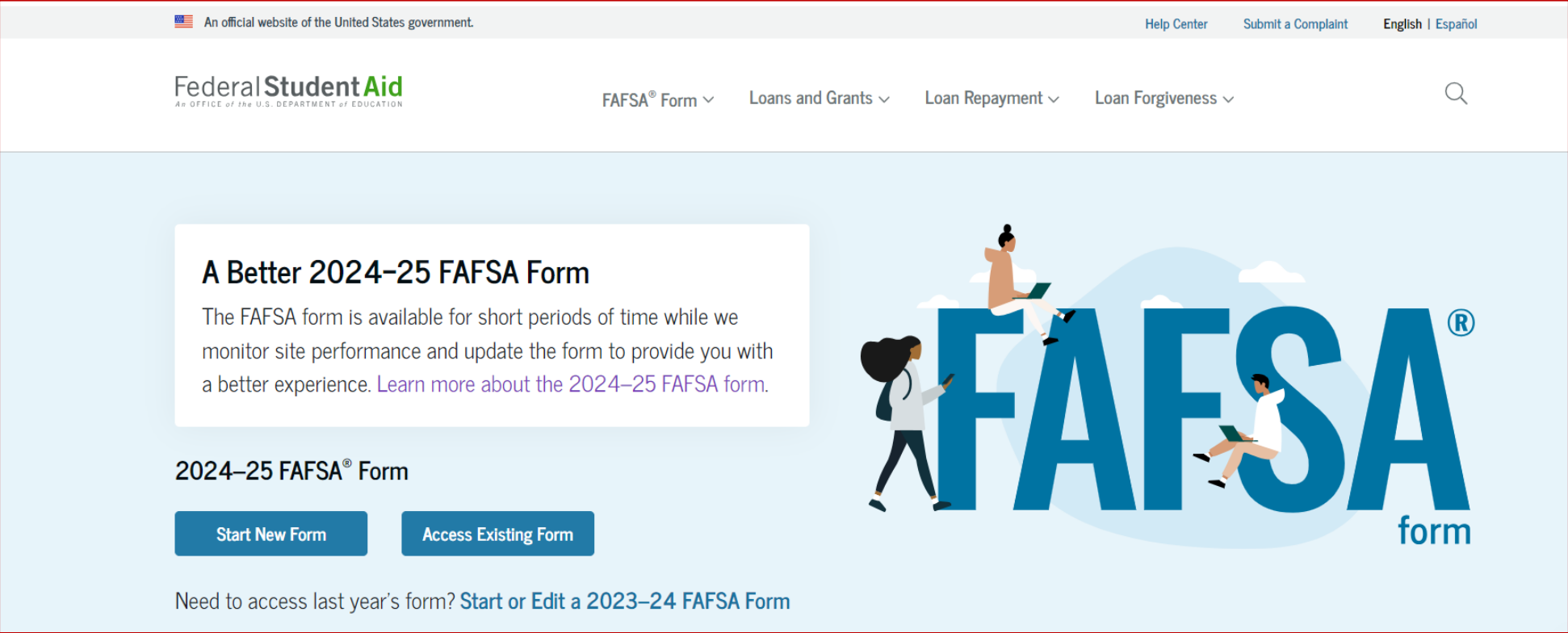
- **[Studentaid.gov](https://studentaid.gov)**

Students can apply for Private/Alternative Loan

- Will need credit-worthy cosigner
- **www.uww.edu/financialaid/types-of-aid/loans/private**

1. Complete authorizations
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- 4. Complete the Financial Aid process**
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Complete the FAFSA



The screenshot shows the FAFSA website homepage. At the top, there is a navigation bar with the text "An official website of the United States government." on the left, and "Help Center", "Submit a Complaint", and "English | Español" on the right. Below this is the "Federal Student Aid" logo with the tagline "An OFFICE of the U.S. DEPARTMENT of EDUCATION". To the right of the logo are navigation links for "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness", along with a search icon. The main content area features a large blue graphic with the word "FAFSA" in large letters, with "form" written below it. Three stylized figures are interacting with the letters: one sitting on the 'A', one standing next to the 'F', and one sitting on the 'S'. To the left of this graphic is a white box with the heading "A Better 2024–25 FAFSA Form" and a paragraph of text. Below this box are two buttons: "Start New Form" and "Access Existing Form". At the bottom of the main content area, there is a link: "Need to access last year's form? Start or Edit a 2023–24 FAFSA Form".

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid An OFFICE of the U.S. DEPARTMENT of EDUCATION FAFSA® Form Loans and Grants Loan Repayment Loan Forgiveness

A Better 2024–25 FAFSA Form

The FAFSA form is available for short periods of time while we monitor site performance and update the form to provide you with a better experience. [Learn more about the 2024–25 FAFSA form.](#)

2024–25 FAFSA® Form

[Start New Form](#) [Access Existing Form](#)

Need to access last year's form? [Start or Edit a 2023–24 FAFSA Form](#)

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>

How does financial aid pay my bill?

Fall term

- Have all aid fully processed by **August 1, 2024**
- Accepted and fully processed financial aid will begin to credit your WINS account **August 28, 2024**

Spring term

- Have all aid fully processed by **December 1, 2024**
- Accepted and fully processed financial aid will begin to credit your WINS account **January 27, 2025**

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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
- Find your financial aid at uww.edu/wins
- Use the worksheet in your *SOAR Folder*

PAYING FOR COLLEGE WORKSHEET

Are You Financially Ready for College?

Step 1: Calculate Your Financial Need

1. Identify Cost of Attendance (COA)
Estimate obtained from cost.uww.edu \$
2. Subtract Financial Aid Awarded
Located in WINS under Financial Aid (Exclude Federal Work-Study) - \$
3. Calculate Financial Need
COA (1) - Financial Aid (2) = Financial Need = \$

Step 2: Funding Your Financial Need

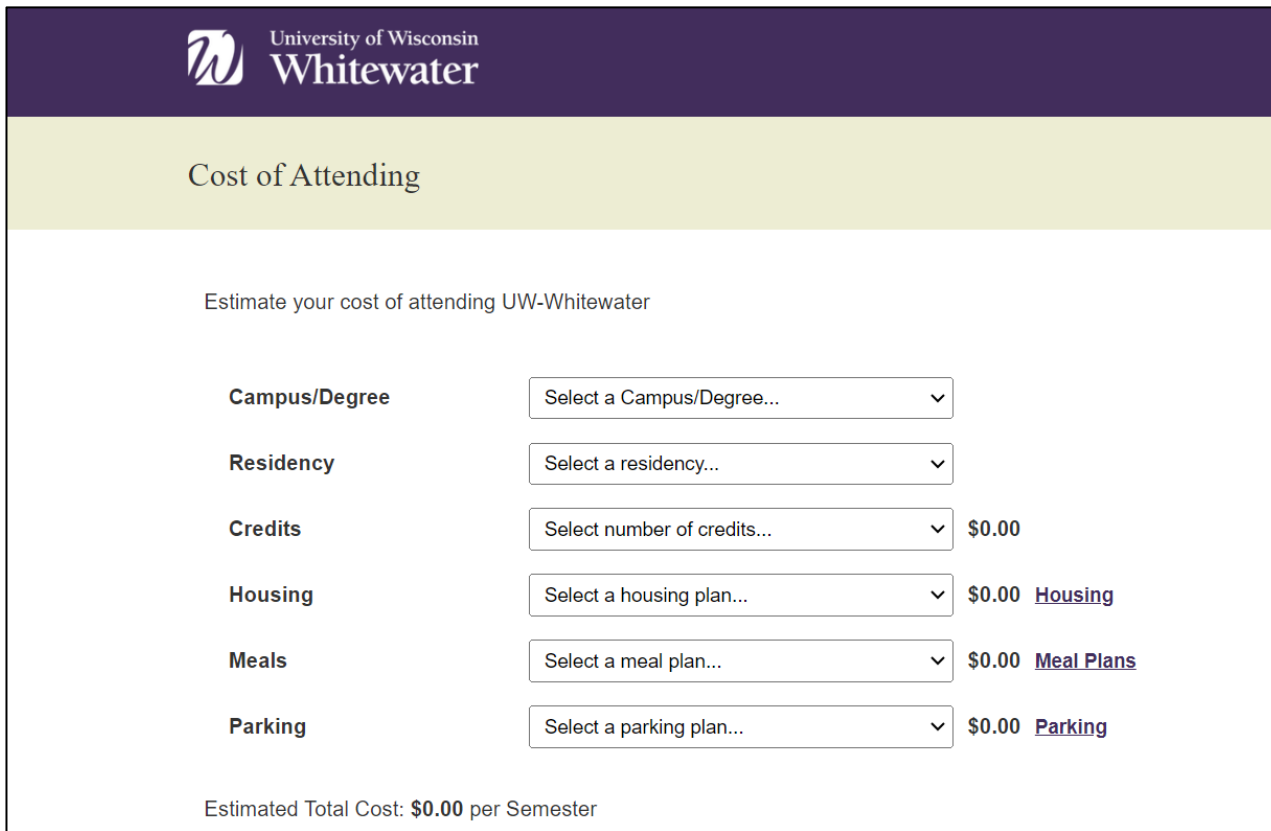
- 01 SAVINGS**
Determine savings contributions to be applied towards college expenses. Communicate with parents and others who may be willing to contribute. This includes any 529 savings plan accounts.
- 02 SCHOLARSHIPS**
Applications for additional scholarships are encouraged. The UW-W Financial Aid Office website contains many links and resources for additional scholarships.
- 03 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.
- 04 PLUS LOAN**
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.
- 05 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.

Financial Aid Office 130 Hyer Hall 262-472-1130 uwwfao@uww.edu uww.edu/financialaid	Student Accounts Office 104 Hyer Hall 262-472-1373 sfs@uww.edu uww.edu/adminaffairs/finance/sfs	Financial Literacy Center 104 Hyer Hall 262-472-2154 finlit@uww.edu uww.edu/adminaffairs/finance/financial-literacy
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Visit cost.uww.edu for billing estimate



The screenshot shows the 'Cost of Attending' estimator tool on the University of Wisconsin Whitewater website. It features a dark purple header with the university logo and name. Below the header, the text 'Cost of Attending' is displayed in a light green box. The main content area is white and contains the instruction 'Estimate your cost of attending UW-Whitewater'. There are six rows of input fields, each with a label, a dropdown menu, and a price. The labels are 'Campus/Degree', 'Residency', 'Credits', 'Housing', 'Meals', and 'Parking'. The prices are all '\$0.00'. There are also links for 'Housing', 'Meal Plans', and 'Parking' next to their respective price fields. At the bottom, it says 'Estimated Total Cost: \$0.00 per Semester'.

Campus/Degree	Select a Campus/Degree...	▼	
Residency	Select a residency...	▼	
Credits	Select number of credits...	▼	\$0.00
Housing	Select a housing plan...	▼	\$0.00 Housing
Meals	Select a meal plan...	▼	\$0.00 Meal Plans
Parking	Select a parking plan...	▼	\$0.00 Parking

Estimated Total Cost: \$0.00 per Semester

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

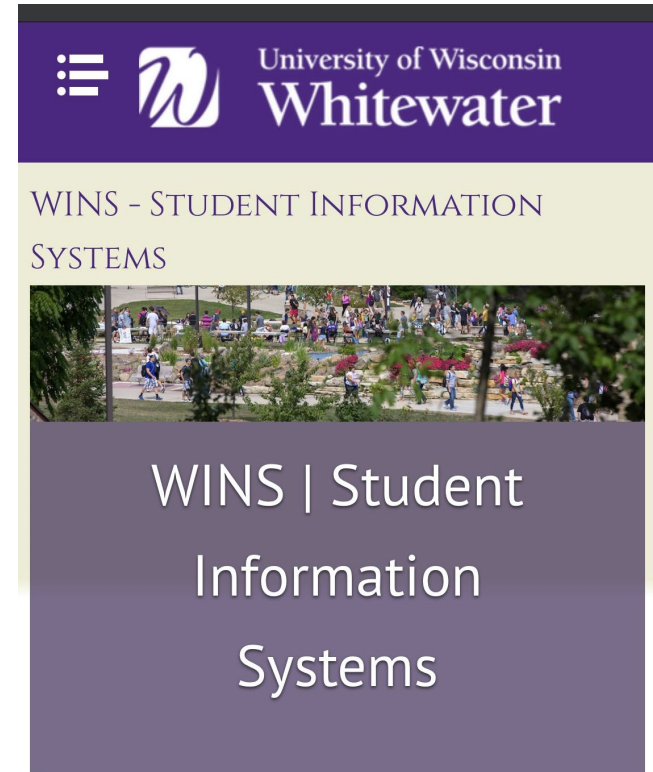
- campus
- residency
- number of credits
- along with housing and meal plan options

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Viewing Financial Aid Via a Mobile Device

Go to www.uww.edu/wins and select *Login Here!*

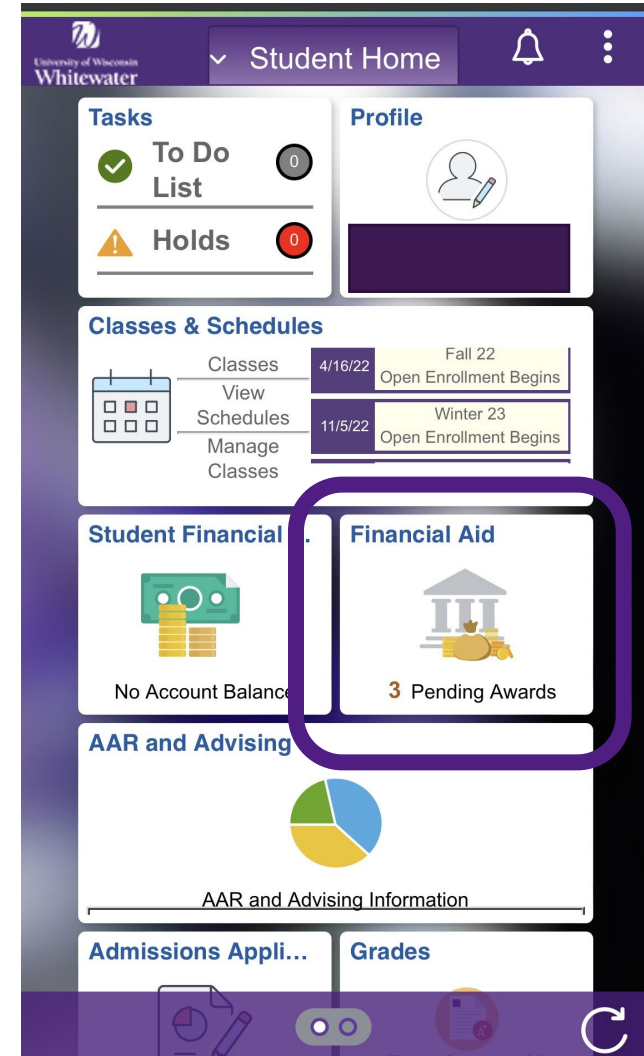
Log-in using your WINS username and password.



Viewing Financial Aid Via a Mobile Device

Select the *Financial Aid* tile.

Click *Continue* when asked to conduct business online.

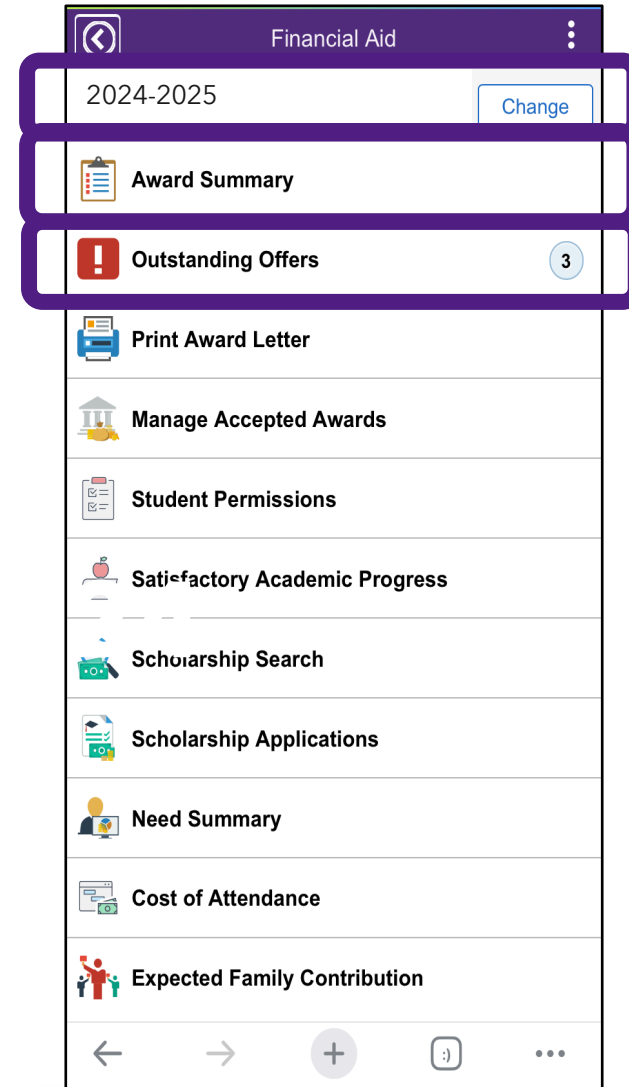


Viewing Financial Aid Via a Mobile Device

Ensure *2024-2025* 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.

2024-2025	
Award Summary	
6 rows	
Pell Grant - Federal Accepted	7,395.00 >
Wisconsin Grant Accepted	3,150.00 >
Supplemental Grant - Federal Accepted	800.00 >
Subsidized-Federal Direct Loan ! Offered	3,500.00 >
Work Study - Federal ! Offered	1,700.00 >
Unsubsidized-Fed. Direct Loan ! Offered	2,000.00 >
Total	18,545.00

Currency used is US Dollar

Award Summary - By Term

2024-2025

Award Summary

6 rows

Display **Summary**

Pell Grant - Federal	
Accepted	2024 Fall Term
Wisconsin Grant	
Accepted	2025 Spring Term
Supplemental	✓ Summary
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

Award Summary - By Term

Financial Aid

2024-2025

Award Summary

Display 2024 Fall Term

Pell Grant - Federal	3,698.00	>
Accepted		
Wisconsin Grant	1,575.00	>
Accepted		
Supplemental Grant - Federal	400.00	>
Accepted		
Subsidized-Federal Direct Loan	1,750.00	>
! Offered		
Work Study - Federal	850.00	>
! Offered		
Unsubsidized-Fed. Direct Loan	1,000.00	>
! Offered		
Total	9,273.00	

Financial Aid

2024-2025

Award Summary

Display 2025 Spring Term

Pell Grant - Federal	3,697.00	>
Accepted 2024		
Wisconsin Grant	1,575.00	>
Accepted		
Supplemental Grant - Federal	400.00	>
Accepted		
Subsidized-Federal Direct Loan	1,750.00	>
! Offered		
Work Study - Federal	850.00	>
! Offered		
Unsubsidized-Fed. Direct Loan	1,000.00	>
! Offered		
Total	9,272.00	

Calculate your financial need

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

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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
- *Facebook*: UWW Financial Literacy Center

Campus Events:

- Various presentations and seminars

Questions?

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

Student Financial Services

Hyer Hall 104
PO Box 88
Whitewater, WI 53190

uww.edu/adminaffairs/finance/sfs

sfs@uww.edu

(p) 262-472-1373

(f) 262-472-1977



University of Wisconsin
Whitewater