

# Paying For College: Six Simple Steps

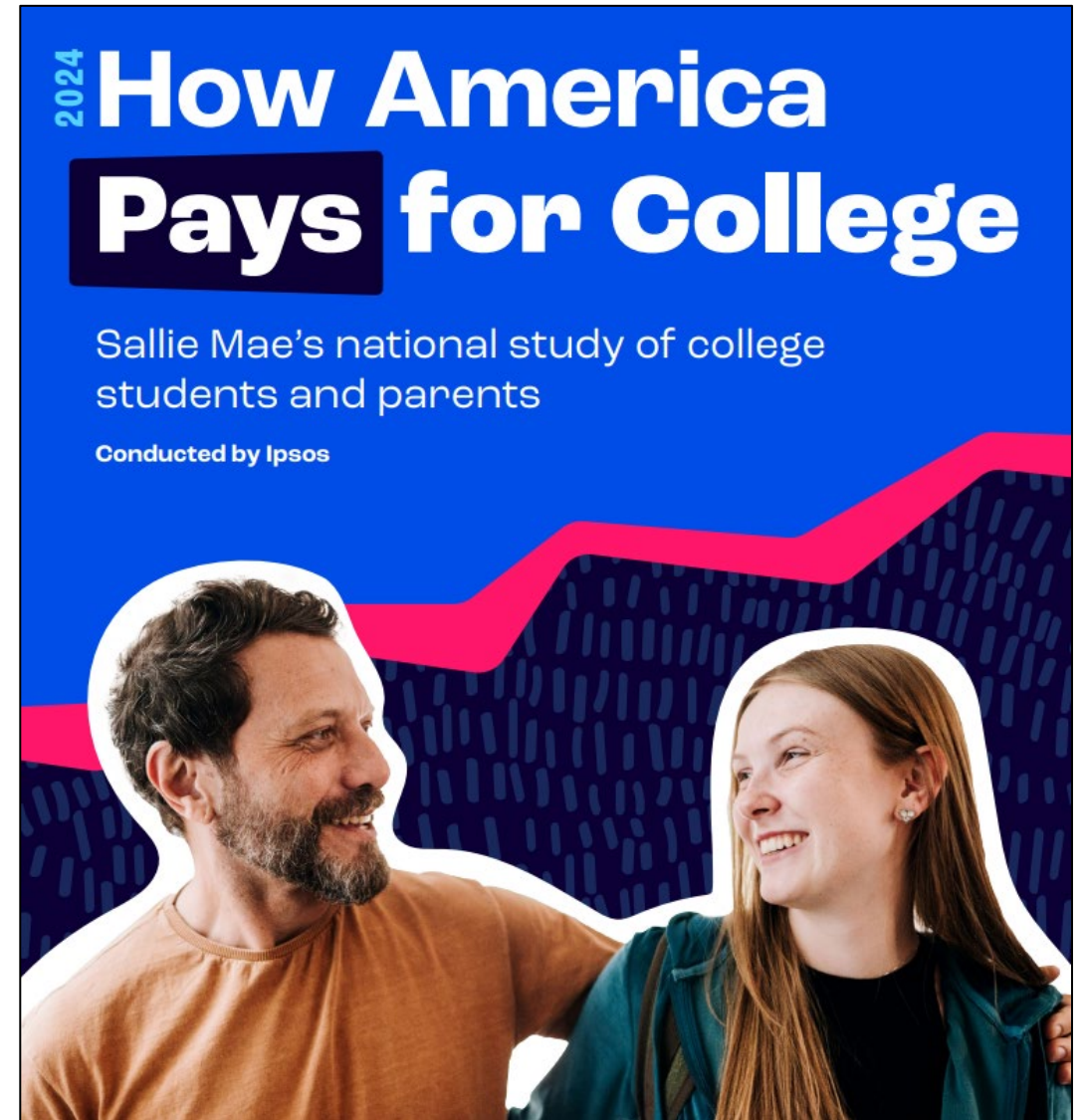
Student Financial Services and Financial Aid

# 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 2024, by Sallie Mae and Ipsos
- [salliemae.com/howamericapays](https://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



# 1. Complete authorizations

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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

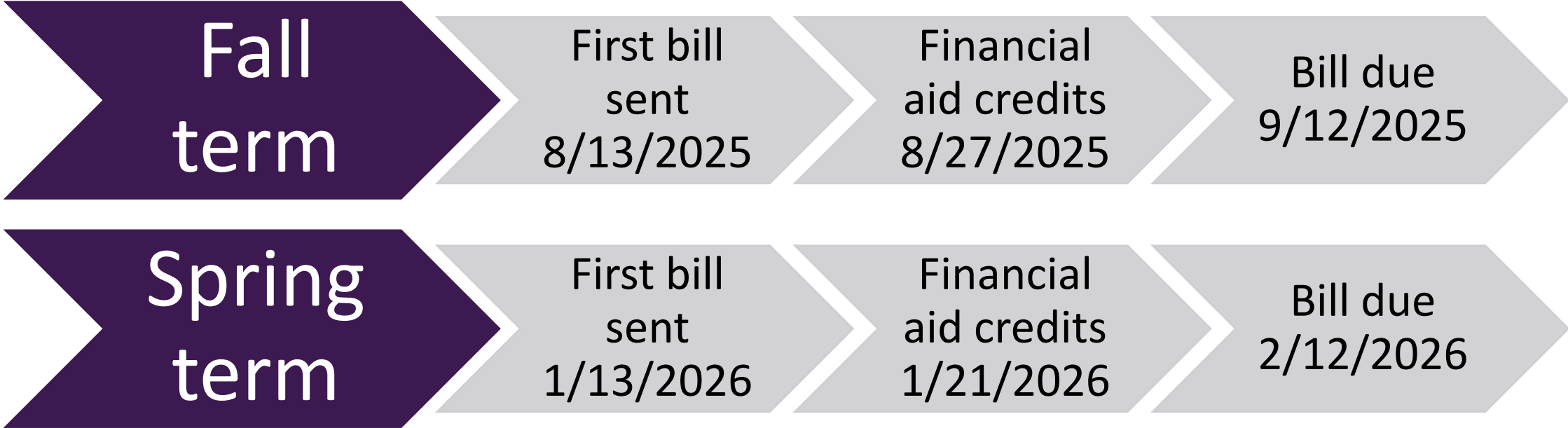
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# E-Billing: The Whens and Hows

- 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 widgets:

- 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**

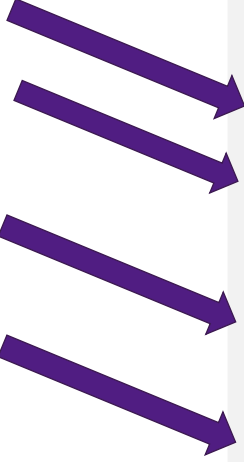
<b>Account Inquiry</b>  No Account Balance	<b>Make a Payment</b>   <ul style="list-style-type: none"><li>• E-Refunding (Direct Deposit)</li><li>• Authorized User</li></ul> No Account Balance	<b>Terms &amp; Conditions</b> 
<b>Tuition &amp; Fees</b>   Fee Information	<b>Financial Literacy Center</b> 	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

# Nelnet Billing & Payment Site



# University of Wisconsin Whitewater

TEST



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

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

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

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



1. Complete authorizations
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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
  - 2025-2026 FAFSA was available in November 2024
  - 2026-2027 FAFSA will be available October 1, 2025
- 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](http://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

An official website of the United States government. Help Center FAFSA Form English | Español

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

**2025–26 FAFSA® Form Now Available!**


The 2025–26 FAFSA® form is now available for all students and contributors. Complete the form to apply for financial aid for college, career school, or graduate school.

**Start a 2025–26 FAFSA® Form**

[Log In To Start](#)

**Edit a 2025–26 FAFSA® Form or Accept an Invitation**

[Log In To Edit](#)



# 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, 2025**
- Accepted and fully processed financial aid will begin to credit your WINS account **August 27, 2025**

## Spring term

- Have all aid fully processed by **December 1, 2025**
- Accepted and fully processed financial aid will begin to credit your WINS account **January 21, 2026**

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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](http://cost.uww.edu)
- Find your financial aid at [uww.edu/wins](http://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](http://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.

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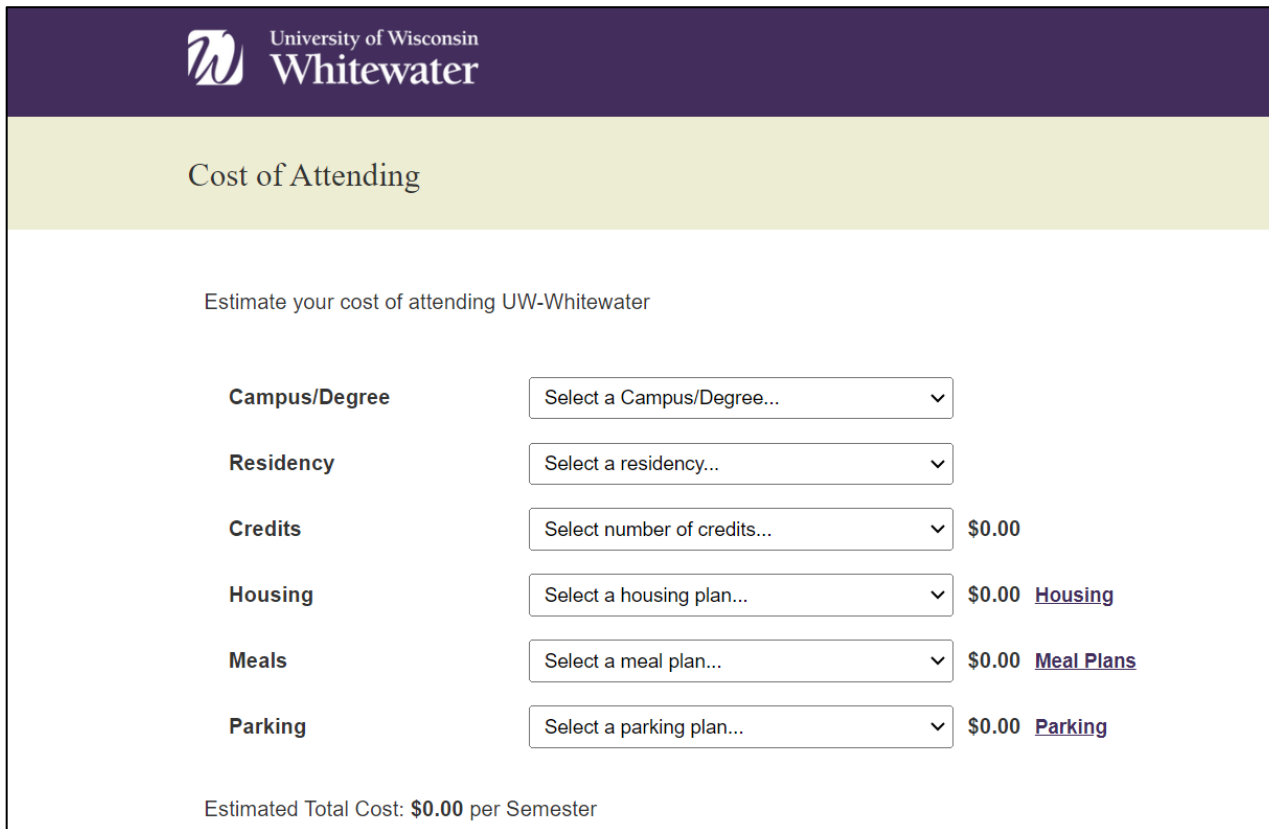
**Step 3: Still Have a Financial Need?**  
Contact the following UW-Whitewater department with additional financial questions and concerns.

<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](http://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 purple header with the university logo and name. Below the header, the text 'Cost of Attending' is displayed. The main content area is titled 'Estimate your cost of attending UW-Whitewater' and contains a form with several dropdown menus and associated costs:

Category	Selection	Cost	Link
Campus/Degree	Select a Campus/Degree...		
Residency	Select a residency...		
Credits	Select number of credits...	\$0.00	
Housing	Select a housing plan...	\$0.00	<a href="#">Housing</a>
Meals	Select a meal plan...	\$0.00	<a href="#">Meal Plans</a>
Parking	Select a parking plan...	\$0.00	<a href="#">Parking</a>

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

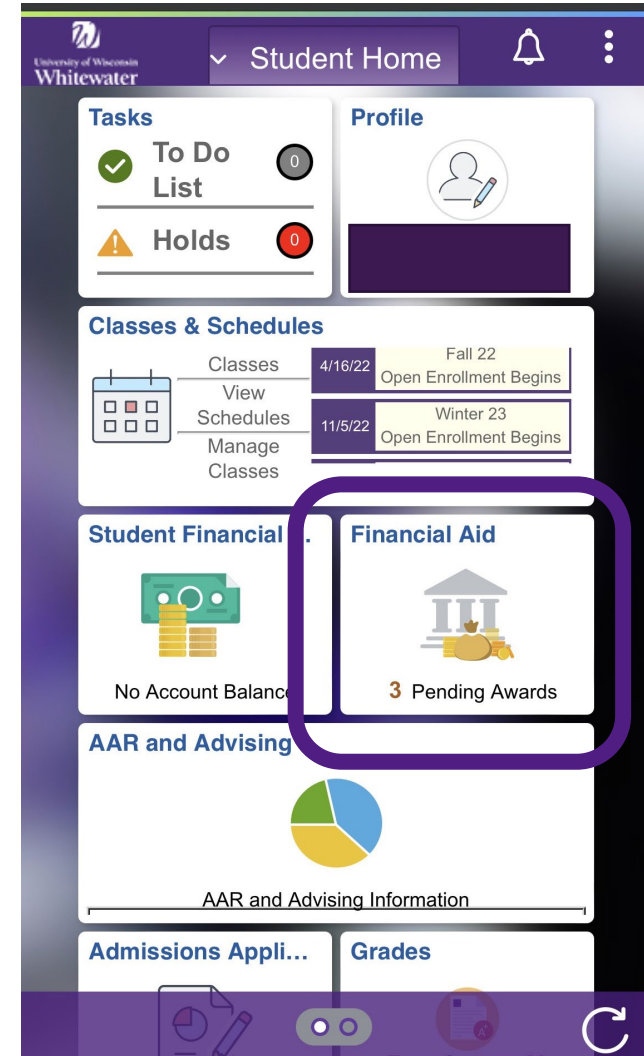
Log-in using your WINS username and password.



# Viewing Financial Aid Via a Mobile Device

Select the *Financial Aid* tile.

Click *Continue* when asked to conduct business online.

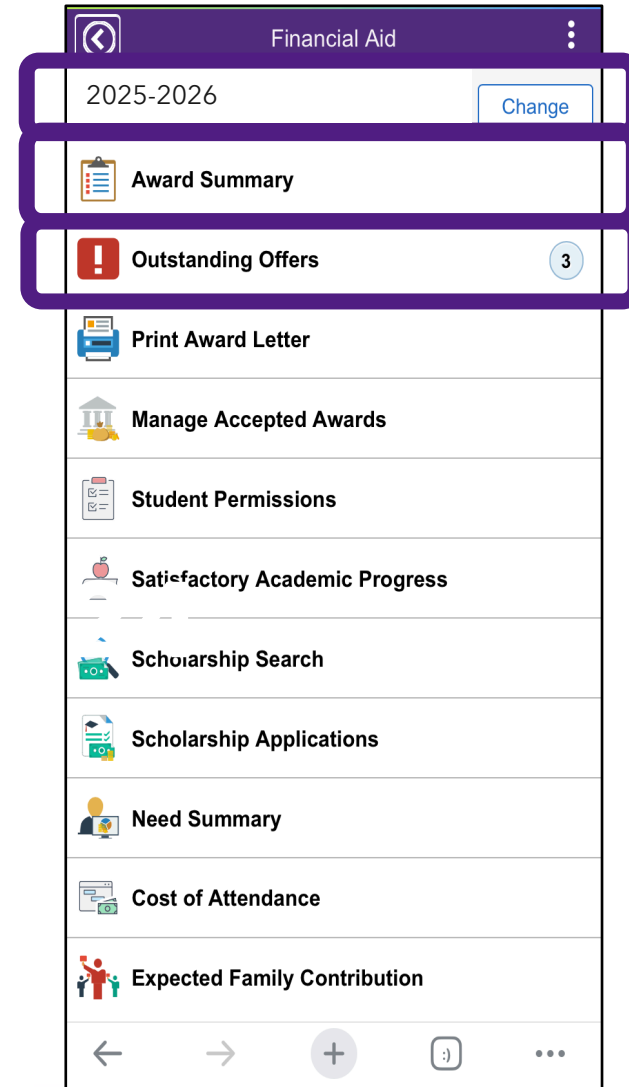


# Viewing Financial Aid Via a Mobile Device

Ensure *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.

2025-2026	
Award Summary	
6 rows	
Display	Sum
<b>Pell Grant - Federal</b> Accepted	7,395.00 >
<b>Wisconsin Grant</b> Accepted	3,150.00 >
<b>Supplemental Grant - Federal</b> Accepted	800.00 >
<b>Subsidized-Federal Direct Loan</b> Offered	3,500.00 >
<b>Work Study - Federal</b> Offered	1,700.00 >
<b>Unsubsidized-Fed. Direct Loan</b> Offered	2,000.00 >
<b>Total</b>	<b>18,545.00</b>

Currency used is US Dollar

# Award Summary - By Term

Financial Aid

2025-2026

**Award Summary** 6 rows

Display **Summary**

<b>Pell Grant - Federal</b>	
Accepted	2025 Fall Term
<b>Wisconsin Grant</b>	
Accepted	2026 Spring Term
<b>Supplemental (</b>	✓ Summary
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

2025-2026

Award Summary

Display 2025 Fall Term

<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

2025-2026

Award Summary

Display 2026 Spring Term

<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

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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](http://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](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**