



Understanding Your 2026-2027 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*.

- a) Log in to WINS at www.uww.edu/wins. Refer to your Admission letter for your Net-ID & password.
- b) From *Student Home*, click on the *Financial Aid* tile. Click *Continue* when asked to Conduct Business Online.
- c) Select the correct aid year: for fall 2026, spring 2027, and summer 2027, select 2026-2027.
- d) Once the Financial Aid page opens, click on *Accept/Decline* after ensuring you are in the correct aid year (if “2026-2027” 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.
- e) 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).
- f) Click Submit!
- g) If you have not already signed the Student Permission Form, it will display.
 - a. 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.
 - b. 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.

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

you enroll in a different number of credits, please notify our office at UWWFAO@uww.edu (include your name and UW-W student ID number) so that we can adjust your aid. A few notes about enrollment:

- Your enrollment will be locked the evening of the 10th day of classes and your financial aid will be revised based on your enrollment at that time. If you are enrolled for fewer credits on the 10th day than when your aid was initially disbursed, you may end up owing some or all of your financial aid back to UW-W.
- Financial aid cannot be adjusted for any credits added after the 10th day, including courses that start in the second half-term session. If you are registered for full-term courses and/or first half-term session courses, ensure that you also enroll in WINS for the second half-term session before the 10th day.
- Federal rules require that you start and participate academically in all courses for which you are awarded financial aid. If it is reported by your instructor that you never started/participated academically in one of your classes, we may be required to revise your financial aid, and you may end up owing some or all of your financial aid back to UW-W.

Housing Plans

The “Summary” tab also includes the housing plans used in building your financial aid package: on campus (dorm), off campus, or living with parent. Please notify our office at UWWFAO@uww.edu (include your name and UW-W student ID number) if your housing plans need to be adjusted.

Step 4: Report Outside Sources of Aid

Students are required to report any sources of aid they will receive which are not included in their Financial Aid Offer, such as private scholarships, DVR, employer paid tuition, Resident Assistant benefits, tuition waivers, WI GI Bill Veterans’ Benefits, WI National Guard, or other sources of aid. Please submit a *Scholarship & Resource Notification Form* from www.uww.edu/financialaid/forms to the Financial Aid Office if you are receiving outside sources of aid. If you learn of other resources at a later date, submit a form at that time. Note that receipt of other sources of aid may impact the financial aid you have already been awarded, requiring you to repay some of the aid already received.

Step 5: Complete Direct Subsidized & Unsubsidized Loan Requirements

Once you accept a Federal Direct Subsidized or Unsubsidized Loan, the U.S. Department of Education requires you to complete additional steps before the loan funds will credit toward the charges on your UW-W Student Account. All steps should be completed online at **StudentAid.gov** by August 1 (or by January 1 if starting in spring). Please see below for additional information or visit www.uww.edu/financialaid/process/receiving-aid/loan-requirements.

Complete Loan Entrance Counseling, **REQUIRED** for first-time borrowers

All first-time Federal Direct Loan borrowers must complete Entrance Counseling to receive their loan. Entrance Counseling is an online tutorial which explains important information regarding taking out a federal student loan and is completed through the Department of Education website: **StudentAid.gov/entrance-counseling**.

Complete the Master Promissory Note, **REQUIRED** for first-time borrowers

All first-time Federal Direct Loan borrowers must also complete a Master Promissory Note (MPN) to receive their loan. The MPN is the agreement to repay the loan and is completed through the Department of Education website: **StudentAid.gov/mpn**.

If your loan is not accepted in WINS, or these steps are not completed by the end of the semester (or your last date of attendance if you withdraw from the term), you will not be eligible for the loan.

Step 6: Estimate Costs and Research Additional Financing Options

Fall term tuition bills will be sent in August and spring term tuition bills will be sent in January.

Use cost.uww.edu to estimate your costs now. If your financial aid does not cover your costs, there are additional options to explore:

Federal Direct Parent PLUS Loan

The Federal Direct Parent PLUS Loan is a loan for parents of dependent undergraduate students. The PLUS Loan allows a parent to borrow money to cover educational costs not covered by the student's other financial aid. A PLUS Loan is the financial responsibility of the parent borrower to repay.

The PLUS Loan application process is completed online at **StudentAid.gov**. The application will become available at the end of **May**. To ensure the funds are received before the fall tuition due date, we recommend the PLUS application be completed no later than **August 1** (or by December 1 if starting in spring).

Additional information is available at: www.uww.edu/financialaid/types-of-aid/loans/parent.

Private Loans

Private Loans (also referred to as Alternative Loans) are used to help bridge the gap between the cost of your education and the amount available from state and federal financial aid programs. Private Loans most often require a credit-worthy co-signer. Because these loans come from private lenders, interest rates and repayment plans will vary by lender. To ensure the funds are received before the fall tuition due date, we recommend the private loan application be completed no later than **August 1** (or by December 1 if starting in spring).

Additional information and a comparison tool are available at: www.uww.edu/financialaid/types-of-aid/loans/private.

Payment Plan

A payment plan is available through the Student Financial Services Office. For details, please visit www.uww.edu/adminaffairs/finance/sfs. For additional information about the payment plan, contact Student Accounts at SFS@uww.edu or 262-472-1373.

Step 7: Prepare for Billing

Authorized Payer

The Student Financial Services Office will begin sending fall bills in August and spring bills in January. Students are notified via their UW-W email account when a bill is available. If students would like anyone else to also receive an email when the bill is ready to be viewed, they can set up an "Authorized Payer" within WINS by going to *Student Financial Account*, then *Make a Payment*, and then selecting **Authorized Payers**.

Electronic Refunds

If your financial aid payments will exceed the charges on your UW-W Student Account for the corresponding term, students can sign up for electronic refunding to expedite processing. In WINS, go to *Student Financial Account*, then *Make a Payment*, and then select **Manage Refunds**. Refunds to parents as a result of a Parent PLUS Loan can only be issued via check.

Use cost.uww.edu to estimate your costs now.

Step 8: Learn More about Federal Work-Study and Student Employment

Federal Work-Study (FWS) is a need-based aid program awarded via the FAFSA to students with demonstrated financial need. FWS earnings are considered taxable income and treated like any other employment when filing tax returns. However, FWS earnings are not considered as income on the FAFSA when you re-apply for aid.

FWS employment is performed on campus (except for America Reads) with work schedules set up around classes. Students who receive FWS as a part of the financial aid package are eligible to apply for jobs, but are not guaranteed employment – students must search for a job by accessing UW-Whitewater's online job board, **Handshake**. If hired, once the student starts working, they can earn up to the amount listed on the Financial Aid Offer. These funds can be earned at any time during the academic year.

Earnings from FWS employment are paid with funds directly deposited to the student's savings or checking account based on the number of hours worked **and are not subtracted from the student's UW-W bill.**

The University has a large number of student positions available on campus, regardless of FWS eligibility, as Regular Student Employment. These employment positions can also be found on **Handshake**.

For additional information regarding student employment and to access **Handshake**, please visit www.uww.edu/financialaid/employment.

Step 9: Review Requirements to Receive your Financial Aid

Most financial aid will pay directly to your student bill. However, based on the type of aid you are receiving, there are different conditions that must be met in order for your aid to disburse to your UW-W Student Account.

Regardless of the type of aid, all students must meet the following conditions:

- Be enrolled at least half-time (only exception is the Federal Pell Grant)
- Maintaining Satisfactory Academic Progress
- Be registered for the same number of credits for which you were awarded aid
- Must not have any outstanding required documentation

Scholarships

Scholarship checks that have been mailed to the UW-Whitewater Cashier's Office may need to be endorsed by the student before the funds can be applied to the student's UW-W account. UW-Whitewater and UW-W Foundation scholarships will automatically credit to the student's account (as long as our office has been notified of the scholarship). Note that receipt of scholarships may impact the other financial aid you have already been awarded.

If receiving a scholarship from an outside source that is made out to UW-W, the check should be mailed to: UW-W Cashier's Office, PO Box 88, Whitewater, WI 53190. Include the student's name and ID number with the check.

Loans

As mentioned above, first-time loan borrowers in the Federal Direct Loan program must complete the first-time borrower requirements for their loans to disburse. These requirements are to ensure that students understand their rights and responsibilities when borrowing federal loan funds.

For additional information, please visit www.uww.edu/financialaid/process/eligibility.

Step 10: Review Financial Aid Policies

Students receiving financial aid need to be aware of the policies regarding eligibility for financial aid. Please visit www.uww.edu/financialaid/policies for a full description of these policies.

Enrollment

Financial aid is based on actual enrollment for the term in which the aid is awarded.

If you are not yet enrolled at the time the aid offer is made, the offer is based on full-time status. In order for funds to disburse, you must be registered for the same number of credits for which you were awarded aid. Most financial aid programs require at least half-time enrollment. It is your responsibility to notify the Financial Aid Office of any changes to enrollment.

Your financial aid will be revised based on the enrollment which is captured on the 10th class day of the term. This includes any aid which you have already received. In these cases, students may be required to repay a portion of their refund. If it is later reported that you never attended/academically participated in a course, we will also have to revise your aid and you may be required to pay back aid received for that course. **Because financial aid cannot be adjusted for any credits added after the 10th class day of the term, be sure to register for all courses prior to this date, even courses that start in the second half-term session.**

If you have not enrolled as of the 10th day, aid will be cancelled. If you are enrolled for less than half-time status, aid programs which require half-time enrollment will be cancelled.

If you drop an individual class after the 10th day, aid which has disbursed will not be revised unless it is reported by the instructor that you never participated academically in the course; however, aid which has not disbursed may be subject to cancellation. Financial aid will **not** be adjusted for any classes added after the 10th class day of the term.

For details of enrollment requirements, please visit <http://www.uww.edu/financialaid/policies/enrollment>.

Withdrawals/Return of Title IV Funds

Withdrawing from classes may have serious consequences on your financial aid.

If you withdraw from all courses during a semester, the Financial Aid Office must calculate the amount of financial aid you did not earn. This is determined based on the number of days you attended for the semester. The date of withdrawal used in the calculation is based on the date you submit your intent to withdraw to the UW-Whitewater Registrar's Office or the last date of an academically-related activity, if this is known to be different (examples: medical withdrawals, active duty military call-up). Unearned funds must be returned to federal, state, and institutional financial aid programs, and in many cases, this will cause you to owe a balance to the University. Once you have completed more than 60% of the semester, you have earned all financial aid for that semester. Note that your aid eligibility may also have to be recalculated if you stop attending all courses without completing the University's official withdrawal process.

For full details of how withdrawing from courses impacts your financial aid, please visit www.uww.edu/financialaid/policies/withdrawals.

Satisfactory Academic Progress

We are required by federal regulations to monitor that all students are making Satisfactory Academic Progress (SAP) towards completion of their degree. In order to receive financial aid, students must comply with the three eligibility standards of the satisfactory progress policy:

1. Minimum cumulative grade point average
 - a. 2.0 for all undergraduate students, including transfer students
 - b. 3.0 for graduate students
2. Minimum number of successfully completed attempted credits
 - a. All students are required to successfully complete at least 67% of their attempted credits.
3. Maximum timeframe to completion
 - a. All students are only eligible for financial aid for 150% of the published length of their academic program.

Students who fail to meet these standards will not be eligible for federal, state, and most institutional financial aid. SAP is monitored at the end of each spring semester and summer term.

For full details of the requirements for all three components and the SAP appeal process, please visit www.uww.edu/financialaid/policies/academic-progress.

Special Circumstances

The federal government makes every effort to capture the family's financial situation using the FAFSA. However, some families may be experiencing a hardship or unusual circumstance which is not reflected on the FAFSA. The Financial Aid Office can review these circumstances on a case-by-case basis to determine if they change the student's eligibility for aid:

- Loss of employment
- Significant change in income
- Loss of untaxed benefits (i.e., child support)
- Divorce
- Death
- Unusual medical expenses not covered by insurance

For additional information regarding special circumstances, please visit www.uww.edu/financialaid/policies/special-circumstances.

Cost of Attendance

The cost of attending UW-Whitewater varies depending on individual student circumstances. The Financial Aid Office bases the aid offer on an **estimated** budget, which includes expenses directly billed by the University (tuition & fees, residence hall, meal plan) and non-billed education expenses (transportation and miscellaneous personal expenses). If not living on campus, we are still required to provide an estimate for housing and food. **The Cost of Attendance is only used for financial aid purposes and will not necessarily reflect actual charges.**

Tuition bills for fall will be sent in August and spring tuition bills will be sent in January. To estimate your charges prior to receiving the invoice, please use cost.uww.edu.

For full details on Cost of Attendance, please visit your WINS account or www.uww.edu/financialaid/costs/cost-of-attendance.

Scholarships

Scholarships for students new to UW-Whitewater are primarily awarded through the Admissions Office and are merit-based. The Admissions Office will notify you if you are eligible for a scholarship for your first year; some of these awards are renewable as long as eligibility criteria are met. Continuing students can apply for scholarships through the UW-W Scholarship System which opens annually in December at www.uww.edu/scholarships. Students may also contact their college or program of study as additional scholarship opportunities may be available directly from them.

For additional information, visit www.uww.edu/financialaid/types-of-aid/scholarships.

Important Dates/Financial Aid Timeline

Please visit www.uww.edu/financialaid/policies/dates for important financial aid dates, including disbursement dates, refund dates, and other time-sensitive dates and information.

Contact Information

We understand this document contains a lot of information to process and retain. If you have any questions regarding financial aid, please do not hesitate to contact us:

Address:	Financial Aid Office	Phone:	262-472-1130
	University of Wisconsin-Whitewater	Fax:	262-472-5655
	Hyer Hall 130	Email:	uwwfao@uww.edu
	800 West Main Street	Website:	www.uww.edu/financialaid
	Whitewater, WI 53190		

Please provide your name and UW-W student ID number in any message you send to UW-W.

Consumer Information Disclosures: <https://www.uww.edu/about-uw-whitewater/right-to-know>