

Direct vs. Indirect Costs

Direct costs, such as tuition, fees, and room and board (if living on campus) are billed to your student account by semester. Main campus, undergraduate tuition is “banded,” meaning the tuition charge is the same for 12-18 hours of coursework.

Indirect costs such as transportation and personal expenses are not billed by UIW, but your aid can help cover those costs if necessary.

Estimated Annual Direct Costs: On Campus: \$49,406 Off Campus: \$35,660

Grants & Scholarships

Grants and scholarships are considered free money, or “gift aid” and do not have to be paid back. These funds will be applied towards direct costs first and require full-time (12+ hours) enrollment in main campus undergraduate coursework.

Federal Work-Study

Students eligible for Federal Work-Study may apply for a part-time (up to 20 hours per week) position to earn funds that can be used towards tuition and fees, or for personal expenses. Job openings can be found at <https://jobs.uiw.edu/>

Student Loans

Loans are offered to fill the gap between direct costs and gift aid. Subsidized and/or Unsubsidized Federal Loans are offered in the student’s name. These loans are not credit-based, and the amounts are based on grade level. It is recommended that you maximize your federal loans before looking into private loans.

To accept/decline your loans online:

- Select the Financial Aid tab in **BannerWeb**
- Select View Your Award by Aid Year and select the aid year (e.g., Sum 2023/Fall 2023/Spring 2024)
- Select Accept Award Offer
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Next Steps & Reminders

Apply for Financial Aid

Complete a Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov>