All students are required to sign the University of Wisconsin-Milwaukee Educational Services Credit Agreement before registering for classes or obtaining a transcript. When you register for classes using your online Panther Access to Web Services (PAWS) account, you are making a financial commitment to UWM. A hold has been placed on your student record until the agreement is completed. The Credit Agreement is available from the Finances section of your PAWS Student Center (Home Page) and can be signed electronically—which is the preferred method. This is new and you are only required to accept the agreement once, unless the terms of the agreement change.

**Log in to your PAWS account.**

What you will need: Internet access, ePanther ID, and ePanther password.

Go to paws.uwm.edu
- Enter your ePanther ID and ePanther password into the login page, and click Sign-In button.
- The page that appears immediately after you log in to PAWS is called your Student Center.
- If you are unable to log in to PAWS, call the help desk at 414-229-4040 or click on the blue links under the sign in box.

The Credit Agreement is required of ALL STUDENTS, including those who are having their tuition/fees paid by a third party.

To clear the enrollment hold, you must complete the Credit Agreement.
- To accept the credit agreement, go to the Finances section of your Student Center (Home Page).
- Click on the Credit Agreement link.
- Follow the onscreen instructions. You will be asked to consent to providing an electronic signature. Click the “I consent to Electronic Signature” box and click the Submit button.
- A printer version of the credit agreement will automatically appear in a new window. Return to the original web browser window to complete the agreement.
- Enter a telephone number and marital status. Check the “I agree” box and click the Submit button.
- You will receive a message indicating that the Credit Agreement has been processed.

**You will be able unable to register for your class until this hold is removed.**

Questions or Help: Contact the Bursar’s Office at bursar@uwm.edu or 414-229-4914.