



# UNIVERSITY OF THE INCARNATE WORD

## FINANCIAL ASSISTANCE GUIDE

### FOR TRANSFER STUDENTS

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[finaid@uiwtx.edu](mailto:finaid@uiwtx.edu)  
[www.uiw.edu/finaid](http://www.uiw.edu/finaid)

#### FIRST STEPS

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- Apply for federal student aid at [studentaid.gov](http://studentaid.gov) with your FSA ID login credentials. UIW School Code: 003578. After you are admitted, UIW will generate an award package based on your financial aid eligibility.
- In order to confirm that you will be eligible to use federal aid, our office advises that you submit **all official transcripts** to the Registrar's Office prior to registration. This will finalize your cumulative GPA and overall completion rate to ensure you are meeting federal Satisfactory Academic Progress (SAP) – **2.0 GPA and a 67% completion rate**.
- Once all transcript credit is articulated, and it is determined that you are meeting SAP, review your DegreeWorks audit with your advisor to determine how many courses are needed to complete your program.
- Login to [studentaid.gov](http://studentaid.gov) with your FSA ID and review your past Pell usage, loan history and student loan status with our office to determine if you have enough aid remaining to graduate, based on your DegreeWorks audit.

Aggregate Loan Limits	
<b>\$23,000</b>	Undergraduate subsidized loan lifetime limit
<b>\$31,000</b>	Undergraduate subsidized/unsubsidized loan <b>dependent</b> lifetime limit
<b>\$57,500</b>	Undergraduate subsidized/unsubsidized loan <b>independent</b> lifetime limit

#### REMINDERS/IMPORTANT INFORMATION

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- Your academic performance will be reviewed annually at the end of every Spring semester to ensure that SAP standards (**2.0 GPA and a 67% completion rate**) are being met in order to continue receiving federal aid.
- You must meet the 67% completion rate by the time you attempt 150% of your program/180+ hours, which is the **maximum timeframe to graduate**.
- If our office determines that it is **mathematically impossible** to meet the 67% completion rate by the time you attempt 180 hours, federal aid will not be permitted at UIW going forward.
- Search for outside scholarships and track your student loan usage in **iGrad**, a free financial literacy tool that is available to all students via CardinalApps.
- To certify veteran educational benefits, contact the **UIW Military & Veteran Center** at: 210-832-5651 or [veterans@uiwtx.edu](mailto:veterans@uiwtx.edu)
- To setup payment arrangements, 3<sup>rd</sup> party billing correspondence or for official invoices, contact the **Business Office** at: 210-829-6043 or [busad@uiwtx.edu](mailto:busad@uiwtx.edu)
- Important reminders and notices will be communicated via your UIW email account, on our webpage and on our social media accounts.

				
<a href="mailto:finaid@uiwtx.edu">finaid@uiwtx.edu</a>	<a href="http://www.uiw.edu/finaid">www.uiw.edu/finaid</a>	<a href="#">UIWFinancialAssistance</a>	<a href="#">UIWFinancialAid</a>	<a href="#">UIWFinancialAid</a>