



**University of the Incarnate Word  
Office of Financial Assistance  
2016-17 Checklist for ADCaP and UIW Online Students**

4301 Broadway, Box 308  
San Antonio, TX 78209  
Phone: (210) 829-6008  
Fax: (210) 283-5053  
[finaid@uiwtx.edu](mailto:finaid@uiwtx.edu)  
[www.uiw.edu/finaid](http://www.uiw.edu/finaid)

**Application Process:**

- Request a Federal Student Aid ID (FSA ID) at [www.fsaaid.ed.gov](http://www.fsaaid.ed.gov).**  
You will use your FSA ID for electronic signatures for FAFSA and loan applications. **The electronic FSA ID process takes about 3 days.**
- Submit a completed FAFSA (Free Application for Federal Student Aid) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).**  
The UIW FAFSA school code is **003578**. You may apply beginning January 1, 2016. **You must apply for FAFSA each year.** The electronic FAFSA process takes 3-5 days. Once we receive your FAFSA results, we will send you notification of next steps to your Cardinal e-mail within 5 business days.
- Complete any additional requirements. The Office of Financial Assistance will notify you concerning outstanding requirements via Cardinal e-mail, your award letter, or in a separate tracking letter.** All required forms are available in our office or can be downloaded at [www.uiw.edu/finaid](http://www.uiw.edu/finaid) under "Forms."
- Review your award letter for details about resources available to you.** Important information about additional requirements and processes will be notated on your award letter.

**Basic Eligibility Requirements:**

- Graduate, ADCaP and Online funds are certified in 8 week term periods. **As long as half-time attending requirements are met, funds will be disbursed at the beginning of each 8 week term.**
- To be eligible for federal loans, you must be enrolled and attending at least half-time.** Students enrolled in terms of eight weeks or less will not receive disbursements for federal loans until they attend half-time hours for the overall semester. **For example, undergraduate students taking 3 hours in Term 1 and 3 hours in Term 2 will not receive loan funds until Term 2 begins.** Summer enrollment requirements are the same as Fall and Spring. Please refer to the table below for half-time enrollment requirements.

**Minimum Credit Hours per Semester Needed – Please note, courses must match your admit level.**

	<b>Undergraduate</b>	<b>Graduate</b>
<b>Full-Time</b>	12 undergraduate hours	9 graduate hours
<b>Half-Time</b>	6 undergraduate hours	4 graduate hours

- Maintain SAP (Satisfactory Academic Progress).** This means that you must complete at least 75% of the coursework attempted, maintain a minimum 2.0 cumulative grade point average for undergraduate students or 3.0 for graduate students, and not exceed 125% of the credit hours required for graduation.
- Not be in default on any federal and/or state loan, or owe a refund on any federal or state grant.**
- Financial aid awards may be adjusted if any reported FAFSA information changes, or if you receive outside resources (i.e. VA benefits, Resident Assistant, Graduate Assistant, discounts, outside scholarships, waivers, employer-paid tuition, etc.). **You must notify our office of any outside resources.**

**Important Note:**

- Do not register for courses you do not believe you will be able to attend, as this may affect your calculation of aid return if you withdraw or stop attending (unofficial withdrawal). **ALL courses you register for are taken into account in a withdrawal calculation, even if you receive a 100% refund of tuition and fees.** Contact the Office of Financial Assistance for more information.

<b>2016-2017 Costs:</b>	<b>Undergraduate per hour</b>	<b>Graduate per hour</b>
Online Program	\$515	\$885
ADCaP	\$415	\$885

## Enrollment examples:

Fall 1	Fall 2	Half-time?	Loan Disbursement?
3 hours	3 hours	Yes, at Fall 2	Yes, at Fall 2
6 hours	3 hours	Yes	½ in Fall 1, ½ in Fall 2
None	3 hours	No	No
3 hours	None	No	No
3 hours	6 hours	Yes, at Fall 2	Yes, at Fall 2
6 hours	6 hours	Full-time	½ in Fall 1, ½ in Fall 2

Fall 2	Spring 1	Half-time?	Loan Disbursement?
3 hours	3 hours	No – you cannot combine terms from separate semesters.	No

## Frequently Asked Questions:

### I'm a graduate student, but I need to take undergraduate pre-requisites. Will my aid cover that?

Undergraduate hours do not count towards graduate half-time requirements. However, you may have options to get those hours covered, if you are taking at least 6 hours in a semester and if you have not used all of your undergraduate loan eligibility. Contact the OFA immediately for options. You may also wish to speak to your academic advisor about other options to complete pre-requisite courses, especially if you have a large number of pre-requisites to complete.

### If I drop a course, what will happen to my aid?

If you drop below the half-time minimum and receive a 100% refund, all aid that requires half-time enrollment will be removed. If you drop all remaining courses in a particular term (such as Fall 2), you may be subject to a return of all or part of the aid you have received for the entire semester, even if you completed the first term. You may contact the OFA at [finaid@uiwtx.edu](mailto:finaid@uiwtx.edu) before dropping to get an exact estimate of your financial consequences.

### How will my aid be split?

Aid is divided evenly between Summer, Fall, and Spring. These amounts are then divided into Summer 1, Summer 2, Fall 1, Fall 2, Spring 1, and Spring 2. Keep these splits in mind when planning your enrollment and/or reviewing your bill – you may not have enough aid available to cover the entire cost of your intended enrollment. Please contact the Office of Financial Assistance for help in determining your anticipated balance (if any) based on your intended enrollment and to discuss options.

### How do I check the status of my aid?

You may view your award, your balance, and your student requirements (missing documents) online through BannerWeb and/or the MyWord portal. ADCaP and Online students are highly encouraged to become familiar with and utilize BannerWeb and MyWord.

### Where will reminders be sent?

All electronic correspondence will be to your UIW email (Cardinal email) address. Even if not required by ADCaP or UIW Online, you should become familiar with your UIW email address, and check it on a regular basis for important information.