



# UNIVERSITY OF THE INCARNATE WORD

## 2019-2020 FINANCIAL ASSISTANCE OPTIONS

4301 Broadway, Box 308  
San Antonio, TX 78209  
Phone: (210) 829-6008  
Fax: (210) 283-5053

### DIRECT VS. INDIRECT COSTS

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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: \$45,400      Off Campus: \$32,576

### GRANTS & SCHOLARSHIPS

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

### FEDERAL WORK-STUDY

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Students interested in Federal Work-Study must apply for a position in order to utilize these funds. Funding earned by working, up to 20 hours per week, can be used towards tuition and fees, or for personal expenses. Job openings can be found at <http://www.uiw.edu/finaid/wkpgeligibility.html>

### STUDENT LOANS

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Loans are offered to fill the gap between direct costs and gift aid. Subsidized and Unsubsidized Federal Loans are offered in the student’s name. These loans are not credit-based, and the amounts are based on grade level.

You should maximize your Federal loans before looking into private loans.

To accept student loans, visit <https://studentloans.gov> to complete Loan Entrance Counseling and the Master Promissory Note (MPN).

### OTHER OPTIONS

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|---------------------------------------------------------------------|-----------------------------------------------|
| <input type="checkbox"/> Payment plan with the Business Office      | <input type="checkbox"/> Private Loan Options |
| <input type="checkbox"/> Federal Parent PLUS Loan                   | <input type="checkbox"/> Outside Scholarships |
| <input type="checkbox"/> Additional Unsubsidized Loan (PLUS denial) | <input type="checkbox"/> Veteran Benefits     |
| <input type="checkbox"/> College Savings Fund/ Texas Tomorrow       | <input type="checkbox"/> Military Discounts   |

### IGRAD RESOURCES

UIW provides iGrad financial modules and learning tools to support your financial wellness at [iGrad.com/schools/UIWTX](http://iGrad.com/schools/UIWTX).

### CARDINAL EMAIL

All important reminders and notices will be sent to your Cardinal email. Remember to check your Cardinal email regularly.

### CONNECT WITH US

Online resources include scholarship information, work-study job openings, loan information and forms.



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



[finaid@uiwtx.edu](mailto:finaid@uiwtx.edu)



UIWFinancialAssistance



UIWFinancialAid



@UIWFinancialAid

## NEXT STEPS & REMINDERS

### APPLY FOR FINANCIAL AID

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Complete a Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) after October 1 each year. You may create or retrieve your FSA ID at [www.fsa.ed.gov](http://www.fsa.ed.gov). UIW's school code is 003578. Additionally, you can find outside scholarship opportunities online at <http://www.uiw.edu/finaid/scholarships.html>.

### ACCEPT YOUR AWARDS

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Complete any additional requirements necessary to finalize your awards. You will be notified about outstanding requirements via Cardinal email, your award letter, or in a separate notification email. Forms are available in our office, online at <http://www.uiw.edu/finaid> under "Forms," or can be accessed directly via BannerWeb. Please notify us if you choose to reduce or decline any of the loans or other offered aid.

### REGISTER FOR COURSES

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Main Campus, undergraduate students must enroll full-time in main campus coursework to receive UIW Grants, UIW Scholarships, State grants and/or Federal grants (other than Pell). You must be enrolled at least half-time in order to receive federal loans, work-study or Pell grant (if eligible).

### VERIFY YOUR BILLED CHARGES

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Be sure to review your invoice prior to the start of the semester. It is mandatory for all full-time main campus students to have health insurance. If you are already insured, complete the insurance waiver online at <http://www.uiw.edu/busoff/waivers.html> prior to the deadline every academic year. Contact the Business Office to verify completion. You will also need to add an annual parking pass if you will be parking on campus.

### ESTIMATE ANY OUT OF POCKET EXPENSES

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Compare your accepted awards to your bill to see if you need additional funding, or if you will have excess funds. Should you decide to borrow a student loan, we recommend borrowing only what you need to cover your tuition and direct costs.

### SET UP A PAYMENT PLAN

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You can enroll in a payment plan (3-5 months) through the ePayment Center. There is a \$50.00 enrollment fee (per semester) for all payment plans. Contact the Business Office for deadlines and more information.

### ACCEPT YOUR LOANS (OPTIONAL)

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In order to accept student loans, you will need to complete the Entrance Counseling and the Master Promissory Note (MPN) online at <https://studentloans.gov>. Be sure to account for Federal loan origination fees when estimating your final totals. For example, the current origination fee on Subsidized/Unsubsidized loans is 1.062%\*. A \$1750 loan will have a \$19 fee subtracted, resulting in a net loan disbursement of \$1731.

\*Subject to legislative change

### APPLY FOR ADDITIONAL FUNDING (OPTIONAL)

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Parents of dependent undergraduate students may apply for a Parent PLUS Loan online at <https://studentloans.gov> or via paper application (available in the Office of Financial Assistance.) You may also apply for a private or state loan; however, you may be required to have a credit-worthy cosigner.