



UNIVERSITY OF THE INCARNATE WORD

LIFETIME LIMIT AID OPTIONS

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

UNDERSTANDING LIMITS

Aggregate Loan Limits

The aggregate loan limits are the maximum amount of Subsidized and Unsubsidized Loans that can be borrowed for undergraduate study. The following chart shows the aggregate limits for undergraduate students:

Student Type	Subsidized Loan Limit	Total Loan Limit (Subsidized + Unsubsidized)
Dependent Undergraduate	\$23,000	\$31,000
Independent Undergraduate	\$23,000	\$57,500

Federal Pell Lifetime Limit

The amount of Federal Pell Grant funds you may receive over your lifetime is limited to be the equivalent of six years of Pell Grant funding. Since the amount of a scheduled Pell Grant award you can receive each award year is equal to 100%, the six-year equivalent is 600%. The U.S. Department of Education compares the actual amount you received for the award year with your scheduled award amount for that award year. If you receive the full amount of your scheduled award, you will have used 100% of your Pell Grant eligibility for that award year.

EXTERNAL SCHOLARSHIPS

Scholarship opportunities may be available through private donors (e.g., local clubs/organizations, employers, endowed scholarships, etc.) Visit www.uiw.edu/finaid/scholarships.html for a list of resources.

Outside scholarships can be mailed to:
University of the Incarnate Word, Office of Financial Assistance
4301 Broadway, CPO 308, San Antonio, TX 78209

LOAN OPTIONS

Alternative loans are private loans made through private lending institutions (banks, credit unions, etc.) These loans are not part of the federal loan programs and are credit-based and may require a cosigner. To view an online list of lenders UIW students have worked with in the past, check out the [Private Loan Lender List](#) (choose the applicable program for your student type).

APPLY FOR AN ON-CAMPUS JOB

Students awarded the option for Federal Work-Study, eligibility determined by the FAFSA, can apply for a work-study position. Students not eligible for work study may be hired by a department through student employment using university funds. Earnings will be paid directly to the student bi-weekly unless an automatic payment towards tuition and fees is requested. Job postings are available at jobs.uiwtx.edu.

OTHER OPTIONS

Payment Plan: The UIW Business Office offers a payment plan option which allows students to divide their payment into installments. It is the responsibility of the student to enroll in a payment plan each semester. For more information, visit <https://my.uiw.edu/business-office/view-pay-your-bill.html>.

Veteran Education Benefits: Contact the UIW Military and Veteran Center at veterans@uiwtx.edu.

Military Discounts: Qualified military students and dependents may be eligible for tuition discounts. Contact the Business Office for more details at busad@uiwtx.edu.