

UNIVERSITY OF THE INCARNATE WORD®

NEW STUDENT ORIENTATION

www.uiw.edu/orientation





Financial Assistance Checklist

Complete Financial Aid Requirements

Haven't submitted your FAFSA? You still have time!

Students will be notified of outstanding requirements via:

- **Cardinal Email**
- **BannerWeb**
- **Award Letter**

- **Access forms online: uiw.edu/finaid/forms.html**
- **Securely upload files directly to Office of Financial Assistance**

Verify Billed Charges

- Banded Tuition
- Fees
- Room & Board (if applicable)
- Insurance Fee (waive if eligible)

STUDENT ID AND E-MAIL		NAME	YEAR & SEMESTER	DUE DATE
W00000000 studentemail@uiwtx.edu		Student Name	Fall 2020	08/01/2020
DESCRIPTION			CHARGES	CREDITS
Previous Balance			\$0.00	
Academic Scholarship				\$10,000.00
Insurance Fee			\$1,066.00	
Biology Course Fee			\$390.00	
Chemistry Course Fee			\$160.00	
Physical Education Course Fee			\$33.00	
StuServices, Athletics, Tech Fee			\$480.00	
Athletic Training Course Fee			\$100.00	
Banded Undergrad Tuition-Fall			\$15,510.00	
Meal - Board			\$1,225.00	
Meal Plan Tax			\$169.13	
Meal - Dining Dollars			\$825.00	
Avoca Apartments			\$3,760.00	
TOTAL AMOUNT DUE			\$13,718.13	
CONTACT:			INSTALLMENT PLAN AMOUNT	
Main Campus Business Office – Email: busad@uiwtx.edu Phone: 210-829-6043 ADCAP/Online Business Office (EAP) – Email: eapbo@uiwtx.edu Phone: 210-829-6099 Financial Aid Office - Email: finaid@uiwtx.edu Phone: 210-829-6008				
IMPORTANT INFORMATION - PLEASE READ:				
Student/Authorized Payers will be required to provide the student ID # to conduct business.				
REMINDER: Health Insurance: DOMESTIC students are eligible to waive the student health insurance. Deadline to waive is 9-13-2020. Link to waiver: https://www.studentinsurance.com/Client/948 . If financial-aid credits are not reflecting on your bill, please contact UIW Financial Aid at 210-829-6008 or finaid@uiwtx.edu.				

Submit Outside Scholarships

Did you receive an outside scholarship?

- Be sure to submit to the Office of Financial Assistance!
- Donor may mail directly to Office of Financial Assistance
4301 Broadway, CPO 308
San Antonio, TX 78209
- Donors may also request verification of enrollment
- Find scholarship opportunities on our webpage

Federal Student Loans

- Maximum Federal Student Loan Total Award (Freshman): **\$5,500**
- Repayment begins six months after graduation
- Interest Rate: **2.75%**

Federal Subsidized Loan

- Need-based
- Maximum amount \$3,500
- Government pays interest while student is attending school at least half-time

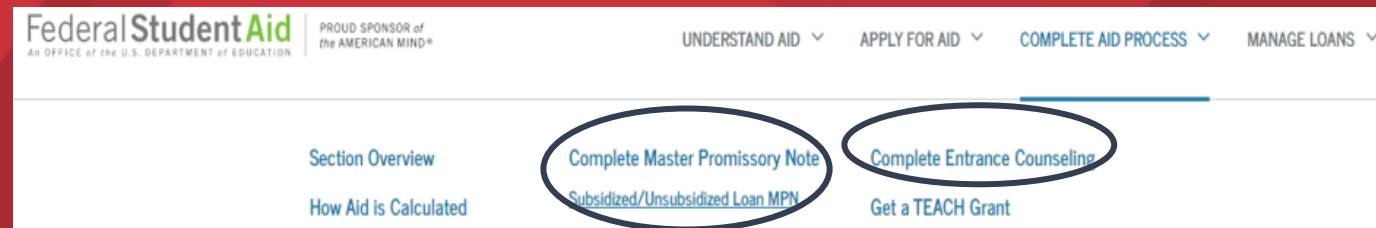
Federal Unsubsidized Loan

- Interest accumulates while student is in school

Federal Student Loans

To accept student loans:

- Log in to **studentaid.gov** using student FSA ID
- Complete Loan Entrance Counseling and Master Promissory Note



To decline or adjust student loans:

- Notify the Office of Financial Assistance
- Complete Loan Change Request Form

Additional Loan Options

Parent PLUS Loan

- Apply on **studentaid.gov** using Parent FSA ID
- Interest Rate 5.30%
- Credit-based
- Credit denials may result in additional Unsubsidized Loan for student

Private Student Loans

- Apply with private lending institutions
- Student is the borrower
- Credit-based, cosigner may be required
- Private Loan Lender List

Apply for Work-Study (Optional)

Part-time Hours: up to 20 hours per week

Pay Range: \$7.25 - \$10.00 per hour paid bi-weekly

- **Do you qualify?**

Federal work-study is need-based, determined by FAFSA.

Check your award letter or contact the Office of Financial Assistance

- **How to apply?**

- Create account on Cardinal Talent (jobs.uiw.edu).

- Select “Student” as Position Type.

- Job posting will indicate if work-study.

- **Other Work Options?**

Student employment jobs can also be found on Cardinal Talent.

- Additional work-study resources can be found on our webpage

Additional Payment Options

Business Office

- Monthly Payment Plan
3-6 months, \$50 enrollment fee
- Military Discounts
- Third-Party Billing
- College Savings Plan

UIW Center for Veterans Affairs

- Veteran Education Benefits
- Students using VA benefits can apply for financial aid!

Register iGrad Account

Access iGrad through Cardinal Apps

- Scholarship Search
- Loan Tracker
- Budgeting Tools
- Job/Internship Search



Bookstore Credit

- Request up to \$600 in UIW Bookstore credit with the Office of Financial Assistance up to 10 days before classes begin
- Excess in guaranteed financial assistance

What you will need for bookstore credit:

- Student ID
- Payment Authorization Form indicated “Yes”

UIW Bookstore Website: bkstr.com/incarnatewordstore

Other Reminders

Apply for Additional Scholarships

- Scholarship Resources Page: uiw.edu/financialaid/scholarships.html
- Follow Office of Financial Assistance on social media
- Twitter for Scholarships!  @UIWFinancialAid

Renew 2021-2022 FAFSA

- Website: studentaid.gov/h/apply-for-aid/fafsa
- Available as of October 1, 2020
- Use 2019 tax information

Maintain Eligibility

Satisfactory Academic Progress (SAP) Requirements:

- Maintain cumulative 2.0 GPA
- Successfully complete 75% of attempted coursework
Example: If you register for 12 hours, you must complete at least 9 hours
(9 completed hours / 12 attempted hours = 75% completion)
- Not exceed 150% of the number of hours required for graduation

Texas Equalization Grant (TEG) Recipients must also:

Maintain cumulative 2.5 GPA

Complete 24 hours and 75% of attempted hours per academic year

Stay Connected!

Remote Office Hours

8am – 5pm, Monday – Friday

Contact Us

Email: finaid@uiwtx.edu

Telephone: (210) 829-6008

VIRTUAL COUNSELING AVAILABLE

MAKE AN APPOINTMENT ONLINE AT:

WWW.UIW.EDU/FINAID/CONTACT-US



@UIWFinacialAid



UIWFinacialAssistance



@UIWFinacialAid



Business Office



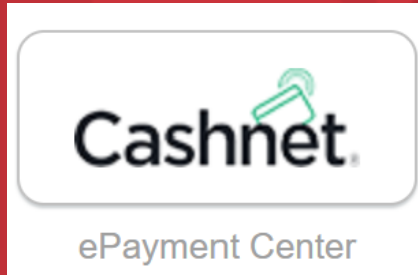
Student Financial Responsibility Agreement

All students are required to accept the University of the Incarnate Word Financial Responsibility Agreement prior to registering each semester. The agreement outlines the financial terms and conditions associated with course registration.

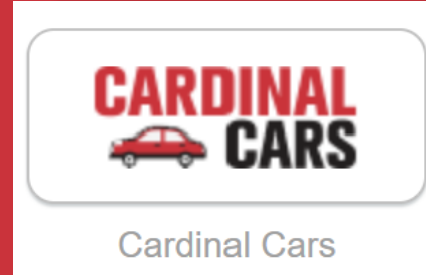
How will the Business Office communicate with me throughout the semester?

- **Our official means of communication is through your Cardinal email account**
 - Balance notifications (e-Bills)
 - Important updates & reminders
 - Student inquiries
- **When sending an email please include your:**
 - Student ID number (not your SSN)
 - Phone number
 - This will help us access your account and better assist you

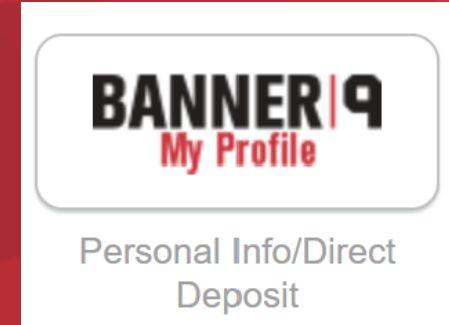
Cardinal Apps



- View eBills
- Make payments
- Payment Plan
- Add authorized user(s)



- Obtain a parking pass
- Add vehicle(s)
- View citations or appeals



- Add/Remove direct deposit information for student refunds

Parking Permits



Parking permits are required for ALL vehicles parking on the UIW campus.

- To request a parking permit
 - Log into your Cardinal Apps portal and select the Cardinal Cars application
 - Select Get Permits or Add/Edit A Lot Waitlist
 - Vehicle Registration: License plate number, Year/Make/Model, Color, Type
- The annual cost of the permit is assessed to your student bill after your vehicle is registered, and permit is selected
- 2020-2021 Permit Fees:
 - Commuter Permit- \$250.00 (year)
 - Resident Permit- \$680.00 (year)
 - Daily Permit- \$5.00 (per day)

Parking Permits

- Student can register multiple vehicles but may only have one vehicle on campus at a time (One virtual permit)
- Open parking: Jun 1st – July 31st, 2021 (permits not required).
- Any vehicle not registered and/or that does not have a valid virtual permit is subject to a parking fine
- Students not parking on campus should NOT register a vehicle

Payment Options

When is tuition due?

- Tuition is due on or before the 1st day of the semester
- **January 11, 2021**

How can I view my bill?

- Email notifications are sent when eBills are published
- Sign into your Cardinal Apps portal and visit the CASHNet application to view your eBills.
- Student bills can be requested directly from the UIW Business Office

Payment Methods

In-person Payments

- Cash, Checks, Cashier's Checks, Money Orders
- Mailing Address:
 - 4301 Broadway
 - CPO #291
 - San Antonio, TX 78209
 - **Student ID number must always be included*

Online Payments

- Credit/Debit Cards
 - Visa, MasterCard, Discover, American Express
 - 2.75% fee for all domestic credit/debit cards
 - 4.25% fee for all international credit/debit cards
- Electronic Check (ACH Payment)
 - No fees!

Payment Plans

The University of the Incarnate Word Business Office offers a flexible payment plan option for all students.







- Cost
 - \$50.00 *Enrollment Fee*
 - Paid when enrolling in a payment plan
- No penalty for larger payments or paying ahead of schedule
- New payment plan every semester
 - Payment plans will NOT roll over semester to semester
 - Automatic payments are an option, but not required

Payment Plans

Spring 2021 Payment Plan		
Payment Plan Length	Deadline to Enroll	Start Date
4 Months	December 25, 2020	January 1, 2021
3 Months	January 25, 2021	February 1, 2021

**Payments due on the 1st of each month*

























Quick Access

 BannerWeb Self Service	 Vehicle Registration	 UIW Print Anywhere	 Register for Courses	 ePayment Center	 Manage Your Phone
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Cardinal Apps - Main

Cardinal Apps - Banner

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 Employee Mail	 Employee Office Portal	 View Quarantined Emails	 Learning Management System	 Manage Your Phone	 UIW Print Anywhere
 Web Conferencing	 Virtual Academic Computer Lab	 Electronic Forms and Signatures	 UIW Emergency Alerts	 ePayment Center	 Vehicle Registration
 Cardinal Talent	 Campus Organizations and Events	 Community Service	 Security Awareness Training	 Class, Event & Space Resource Management	 Student Success Early Alerts
 Interactive Classroom Polling	 Career Services	 Financial Literacy	 VA Certification Form	 Download Adobe Software	 DASH - IR Data (VPN Required)

Student Name

Have a Business Office hold?

Find out what it means [here!](#)

CREDIT CARD CONVENIENCE FEES-Effective June 1, 2017

Credit Card convenience fees will begin to be charged on transactions on June 1, 2017. Domestic cards used will be required to pay a 2.75% convenience fee, and any international cards used will be required to pay a 4.25% convenience fee of the total payment made. ACH payments (electronic checks) will NOT be charged.

Messages

University of the Incarnate Word Student

Your Account

Late fees are applied on the 15th of each month.

Previous Term Balance	\$0.00
Current Term Charges and Payments	\$3,250.00
Current Term Pending Financial Aid Credits*	\$0.00
Future Term Charges and Payments	\$11,190.00
Total Amount Due	\$14,440.00

[Make Payment](#)

[Current Tuition Bill/Class Schedule](#)

* financial aid credits cannot be applied to previous term balances

Your Recent Payments

You have no recent payments.

[View All](#)

Items for Purchase

[View All](#)

[UIW Commuter Meal Points](#)

Students may purchase meal points in increments of \$25.00 plus tax. Payment...

[UIW CLEP Test](#)

[UIW CNL Test](#)

Parent or Authorized User PINs

You currently have no Parent PINs set up.

[Add New](#)

Your e-Bills

[View All](#)

To view all your bills click 'View All'.

- Scheduled Invoice ... 05/01/2020 [View](#)
- Scheduled Invoice ... 05/01/2020 [View](#)
- Scheduled Invoice ... 04/20/2020 [View](#)

Installment Payment Plans

*Summer 2020 - Tuition is due on the first day of class OR you

must enroll by the 25th of the month in order for payment to

be due on the 1st of the next month. (i.e. enroll on 04-25-20

and 1st payment will be due on 05-01-20).

Students who enroll after the enrollment deadline (100% drop

date), or who do not make the minimum payment, will have late

fees assessed on their account. Payments are considered late after the 10th of the month and are subject to a late fee.

*Fall 2020 - Tuition is due on the first day of class OR you

must enroll by the 25th of the month in order for payment to

be due on the 1st of the next month. (i.e. enroll on 5-25-20

and 1st payment will be due on 6-1-20).

Students who enroll after the enrollment deadline (100% drop

date), or who do not make the minimum payment, will have late

fees assessed on their account. Payments are considered late after the 10th of the month and are subject to a late fee.

Additional Payment Plan Information:

<https://my.uw.edu/business-office/view-pay-your-bill.html>

[Enroll in the Summer 2020 Monthly Payment Plan](#)
[Enroll in the Fall 2020 Monthly Payment Plan](#)

Health Insurance

- Students enrolled at full-time status, will automatically be enrolled in UIW's health insurance plan, provided by Wellfleet. The policy fee will be reflected on the student bill. Students who currently have health insurance, or are on their parent's health insurance, will have the opportunity to submit a waiver to have the fee removed.
 - [Summary of Benefits](#)
- International students are required to maintain the UIW health insurance provided by Wellfleet. Per University of the Incarnate Word policy, international students are not allowed to waive the coverage.

Health Insurance Waiver

****WAIVER DEADLINE****

January 31, 2021

- How to Waive Coverage
 1. Visit the link
 2. Click on the **Enroll Dependents or Waive**
 3. Select Create a New Account and enter the following information
 - Last Name
 - UIW Student ID (do not include W0)
 4. You will be redirected to your Wellfleet account where you can proceed to the waiver application

**We recommend using your Cardinal Email when fill out the application*

< BACK LOGOUT

Current Record: Fall

History: Fall - 2020/2021 active

Quick Links

University of the Incarnate Word
4301 Broadway Street
San Antonio, TX 78209

ACCOUNT INFORMATION

Name: STUDENT NAME

Insurance ID:

DOB:

Gender:

Email:



Password: [change]

Confirmation #:

Record Created By: IMPORT

Last Login: 8/3/2020

School ID: 0000000

Enroll Status / Plan Type: Active - MAN  - Waive 



POLICY INFORMATION

Coverage Period: Fall

Record Year: 20/21

Coverage Dates: 8/1/2020 - 1/31/2021

Coverage: SHIP

Class : Undergraduate

Citizenship: Domestic

Coverage Type: S

Designation: None

Plan Number:

Health Insurance Waiver

- Once the Waiver is Submitted
 1. A confirmation email will be sent to the email address you provided
 2. A notification email of approval will follow 1-2 days
 3. Please allow 5-7 business days from notification of approval for the waiver to be applied to the student bill

**Please contact our office if you have any issues with the waiver application or need assistance*

Stay Connected!

Office Hours:

Monday-Friday

8AM-5PM

Contact Us!

Email: busad@uiwtx.edu

Telephone: (210) 829-6043

Schedule a [Zoom Appointment!](#)





**GO
CARDS!**