



# Financial Aid at UIW

*Maria Luisa Wade* Financial Aid Advisor

# What's next?



Review and accept or decline awards



Complete missing documents/tasks



Apply for outside scholarships

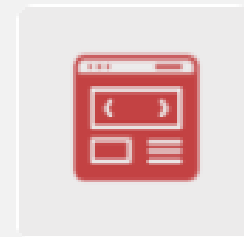


Search for work-study positions

# How do I view my aid?



- Log into Cardinal Apps and look for BannerWeb Self Service
  - Financial Aid tab
  - View Award by Aid Year
  - Summer 2023/Fall 2023/Spring 2024 in dropdown
- Resources/Additional Information
  - Consent to Electronic Communication
  - Child Support Question (for state grants/loans)
- Terms and Conditions
- Accept Award Offer



BannerWeb Self Service

# How do I view missing documents?



- In *BannerWeb Self Service*, click on
  - View Missing Documents
  - Summer 2023/Fall 2023/Spring 2024 in dropdown
- Each highlighted document will either be
  1. e-signable form
  2. form to download and print
  3. link to where the task needs to be completed.



# Should I accept the loans?

Loans are offered as a resource – it's entirely up to you!

Our office can help you decide:

- Do you need to take a loan?
- Which loan(s) should you accept?
- How much do you really need to cover your bill?



# What are the loan types?



- **Subsidized loan**

- non-credit-based federal loan, in student's name
- interest paid by Dept. of Education while enrolled

- **Unsubsidized loan**

- non-credit-based federal loan, in student's name
- interest NOT paid by Dept. of Education

- **Parent PLUS loan**

- credit-based federal loan, in parent's name.
- Additional \$4000 Unsubsidized awarded to student if parent credit denied

- **Other Loan Options**

- Private or state loans are also available; apply directly with lender



# Can I get more scholarships?



- Visit our Scholarship Resources page at [\*www.uiw.edu/finaid\*](http://www.uiw.edu/finaid)
- Current scholarship applications as well as reputable search engine links are available.



# Where can I find work-study jobs?



- Open positions will be listed at [jobs.uiw.edu](https://jobs.uiw.edu)
- Filter by “Student” positions



# What if I have more questions?



- Email: [finaid@uiwtx.edu](mailto:finaid@uiwtx.edu)
- Phone: 210-829-6008
- In-person or virtual (Zoom) appointments:
- [uiw.edu/finaid/contact-us.html](http://uiw.edu/finaid/contact-us.html)

# 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.

*\*Refer to the Academic Calendar for registration deadlines*

# Communication-Parents

- The official form of communication with students is through Cardinal email
  - Balance notifications
  - Important updates & reminders
  - Student inquiries
- Student must give Proxy access in order for the Business Office to discuss detailed information regarding the student's account (FERPA)
  - [Proxy Access Information](#)



BannerWeb Self  
Service

# Cardinal Apps-Business Office



CashNet ePayment  
Center

- View student bills
- Make payments
- Payment plans
- Add payers



Cardinal Cars

- Register vehicle(s)
- View citations
- Appeal parking fines



B9 My Profile  
(Personal Info/Direc...

- Add/Remove direct deposit information for student refunds

# Student Bill

- When is tuition due?
  - Tuition is due on or before the 1<sup>st</sup> day of the semester
  - Payment plan options are available
- How can I view the student bill?
  1. Email notifications are sent at the beginning of the month to students when the student bill is published
  2. If you have been added as a *Payer* in Cashnet a real-time student bill can be viewed
  3. Student bills can also be requested directly from our office as long as the student has added you as a Proxy

# Payment Plan

- There is no cost to enroll in a payment plan!
- Payments are due on the 1<sup>st</sup> of each consecutive month
- Automatic payments are available, but not required
- No penalty for larger payments or paying ahead of schedule
- A new payment plan is required each semester
  - Payment plans will NOT roll over semester to semester



# Scheduled Invoice



UNIVERSITY OF THE  
INCARNATE WORD

4301 Broadway St. CPO 291

San Antonio, TX 78209

## INVOICE

AS OF 06/01/2023

STUDENT ID AND E-MAIL	NAME	YEAR & SEMESTER	DUE DATE
W00000123 cardinal@uiwtx.edu	Red Cardinal	Fall 2023	08/22/2023
DESCRIPTION		CHARGES	CREDITS
Previous Balance		\$0.00	
Texas Equalization Grant			\$1,398.00
Academic Scholarship			\$10,000.00
Student University Fee		\$980.00	
Banded Undergrad Tuition-Fall		\$16,850.00	
Insurance Fee		\$977.00	
TOTAL AMOUNT DUE		\$6,716.00	
INSTALLMENT PLAN AMOUNT			

**CONTACT:**  
Main Campus Business Office – Email: busad@uiwtx.edu Phone: 210-829-6043  
ADCAP/Online Business Office (EAP) – Email: capbo@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: Tuition is due on the first day of the respective semester, payment plan options are available. Refer to Cardinal apps 'ePayment center'. Insurance waiver opens 6/1; deadline to waive (Domestic students ONLY) is 9/02/2022.

# Cashnet (ePayment Center)



Overview



My Account

Overview

Activity Details

Payment Plans

Make a Payment

Transactions

Statements

Tax Forms

Sign Out



Red Cardinal

University of the Incarnate Word

Balance

\$16,440.00

Summary

[View statements](#)

Balance: Fall 2023

\$16,440.00

Balance

\$16,440.00

Previous Term Balance	\$0.00
Current Term Charges and Payments	\$16,440.00
Current Term Pending Financial Aid Credits	\$0.00
Future Term Charges and Payments	\$0.00
Total Amount Due	\$16,440.00

\* financial aid credits cannot be applied to previous term balances

[View activity details](#)

## Fall 2023 Payment Plan

Payment Plan Length	Deadline to Enroll	Start Date
5 Months	June 25, 2023	July 1, 2023
4 Months	July 25, 2023	August 1, 2023
3 Months	August 25, 2023	September 1, 2023

# Payment Methods

- 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
  - Bank Account (ACH Payment)
    - No fees!
- In-Person Payments
  - Cash
- Mailing Payments (Checks):
  - 4301 Broadway
  - CPO #291
  - San Antonio, TX 78209
  - *\*Student ID number must always be included*

# Health Insurance

- Students enrolled full-time will automatically be enrolled in the student health insurance plan, provided by Wellfleet. The insurance premium will be charged on the student's fall and spring bill. Domestic students have the option to waive the annual premium by demonstrating comparable health insurance coverage. The waiver must be submitted online by the posted deadline, no exceptions.
- Health Insurance Waiver



**\*\*WAIVER DEADLINE\*\***

**September 1, 2023**

# Parent Checklist

- ☐ Enroll in a payment plan if additional time is needed to pay student's balance
  - No cost to enroll!
- ☐ If your student is anticipating a refund, remind them that direct deposit is an option
- ☐ Remind your student of the deadline to waive the student health insurance: **September 1, 2023**

# Stay Connected!

## Office Hours:

Monday-Friday  
8AM-5PM

## Contact Us

Email: [busad@uiwtx.edu](mailto:busad@uiwtx.edu)  
Telephone: (210) 829-6043

Visit our [Business Office](#) webpage!

