



## UNIVERSITY OF THE INCARNATE WORD FINANCIAL ASSISTANCE CHECKLIST

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)

### PRIOR TO FALL 2020

#### **COMPLETE ANY OUTSTANDING FINANCIAL AID REQUIREMENTS**

Our office will notify you of outstanding requirements via Cardinal e-mail and BannerWeb. Required forms are available in BannerWeb or can be downloaded at [www.uiw.edu/finaid](http://www.uiw.edu/finaid) under "Forms".

Securely send your documents to the Office of Financial Assistance using the file uploader tool online at [www.uiw.edu/finaid/forms.html](http://www.uiw.edu/finaid/forms.html). Access BannerWeb through **Cardinal Apps**, or by following the instructions provided at [www.uiw.edu/finaid/ofa.html](http://www.uiw.edu/finaid/ofa.html)

#### **VERIFY YOUR BILLED CHARGES**

Review your invoice prior to each semester to make sure your charges are correct. Compare your accepted awards to your bill to determine if you need additional funding, or if you will have excess funds. Should you decide to accept loans, we recommend borrowing only what you need to cover your tuition and direct costs.

#### **HEALTH INSURANCE (WAIVE IF ELIGIBLE)**

It is required for full-time main campus students to have health insurance. If you are insured, complete the annual waiver at [www.uiw.edu/busoff/waivers.html](http://www.uiw.edu/busoff/waivers.html) before Sept. 13, 2020. You will need to submit the waiver each academic year before the posted deadline, if eligible. Contact the **Business Office** to verify completion.

#### **REQUEST PARKING PERMIT**

Students may register their vehicle online on Cardinal Cars via **Cardinal Apps**.

#### **SUBMIT OUTSIDE SCHOLARSHIPS**

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

#### **ACCEPT/DECLINE FEDERAL STUDENT LOANS**

- To accept Federal student loans for the first time, you will need complete Loan Entrance Counseling and Loan Agreement (MPN) at [studentaid.gov](http://studentaid.gov). Please note that once you accept student loans, they will automatically be accepted each following year.
- To decline or adjust student loans, you can complete the Loan Change Request Form at: [www.uiw.edu/finaid/loanchange.html](http://www.uiw.edu/finaid/loanchange.html).

#### **REVIEW ADDITIONAL PAYMENT OPTIONS (IF APPLICABLE)**

- *Monthly Payment Plan*  
You can enroll in a payment plan through the ePayment Center. Contact the Business Office for more details.
- *Parent PLUS Loan*  
Parents of dependent undergraduate students may apply for a Parent PLUS Loan online at [studentloans.gov](http://studentloans.gov).
- *Private Loan Options*  
You may also apply for a private or state loan; however, you may be required to have a credit-worthy cosigner.
- **Veteran Education Benefits**  
Contact the UIW Veteran Affairs Office for more information at [veterans@uiwtx.edu](mailto: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](mailto:busad@uiwtx.edu).
- **College Savings Plan**  
Submit payment to the Business Office each semester after charges have been verified.

## FALL 2020

### **REGISTER YOUR IGRAD ACCOUNT**

It is time to register your iGrad account! As a UIW student, you need to register for this interactive and adaptive online financial wellness platform. Registration is available now by clicking the "iGrad Financial Literacy" option from your launchpad in the [Cardinal Apps](#).

iGrad personalizes financial information for your specific situation, based on the questions you answer and the content you access. iGrad includes a loan tracking tool to prepare you for loan payments after graduation, scholarship search engine, budgeting tools, live counselors and a job/internship search module.

### **REQUEST BOOKSTORE CREDIT (IF ELIGIBLE)**

Bookstore credit can be awarded to students who will have excess in guaranteed financial assistance to purchase books at the University Bookstore. Bookstore credit will reduce the amount of your anticipated refund, and a student ID card is required. Contact the Office of Financial Assistance for more information

### **APPLY FOR A FEDERAL WORK-STUDY JOB (OPTIONAL)**

The Federal Work-Study Program provides part-time employment opportunities to students with financial need, allowing you to earn money to help supplement the costs of a postsecondary education. Earnings will be paid directly to you unless an automatic payment toward tuition and fees is requested.

- **DETERMINE IF YOU QUALIFY FOR WORK-STUDY**

In order to qualify for work-study, you must indicate interest in being considered for work-study on the FAFSA and demonstrate financial need. If you do not qualify for work-study, you can apply for a student employment position which allows a department to hire you with university funds.

- **HOW TO APPLY FOR A JOB**

A work-study award does not guarantee job placement. Search for jobs at [jobs.uiw.edu](http://jobs.uiw.edu).

### **APPLY FOR ADDITIONAL SCHOLARSHIPS**

For additional scholarship opportunities, visit [www.uiw.edu/finaid/scholarships.html](http://www.uiw.edu/finaid/scholarships.html).

### **RENEW 2021-2022 FAFSA**

Starting October 1, 2020, the 2021-22 FAFSA will be available at [studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa). Resubmit the FAFSA using 2019 tax information, to determine aid eligible for Summer 2021-Spring 2022.

### **MAINTAIN ELIGIBILITY**

To receive financial aid, you must meet the Satisfactory Academic Progress (SAP) requirements:

- Successfully complete a minimum of 75% of all attempted coursework, including transferred hours
- Maintain a cumulative GPA of 2.0 for undergraduate students
- Not exceed 150% of the number of hours required for graduation

Students awarded the Texas Equalization Grant (TEG) must also maintain a minimum 2.5 GPA, complete 24 credit hours and 75% of attempted hours per academic year.

### **STAY CONNECTED**

Important reminders and notices will be communicated to you via Cardinal e-mail or posted as an online resource on our webpage or social media accounts. Be sure to stay connected to keep up with events, upcoming deadlines, scholarship opportunities, loan information and forms:

				
<a href="mailto:finaid@uiwtx.edu">finaid@uiwtx.edu</a>	<a href="http://www.uiw.edu/finaid">www.uiw.edu/finaid</a>	<a href="#">UIWFinancialAssistance</a>	<a href="#">UIWFinancialAid</a>	<a href="#">UIWFinancialAid</a>

# Complete Financial Aid Requirements

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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](http://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	
<b>TOTAL AMOUNT DUE</b>			<b>\$13,718.13</b>	
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				
<b>IMPORTANT INFORMATION - PLEASE READ:</b>				
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: <a href="https://www.studentinsurance.com/Client/948">https://www.studentinsurance.com/Client/948</a> . 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**

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## **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

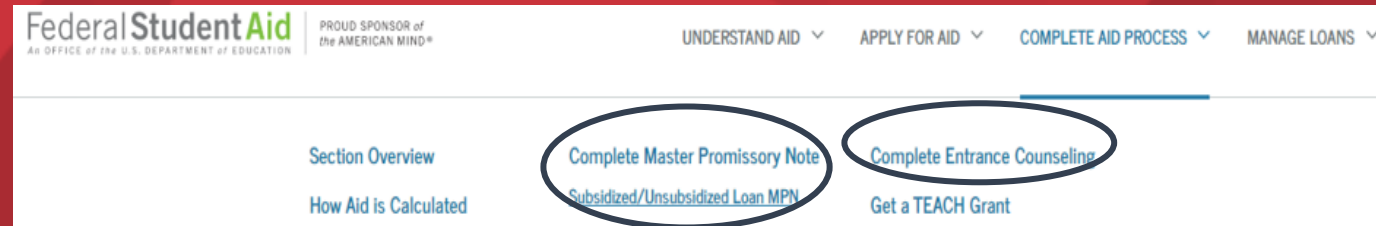
## **Federal Unsubsidized Loan**

- 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](https://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)

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**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](https://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

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## 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](http://bkstr.com/incarnatewordstore)

# Other Reminders

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## Apply for Additional Scholarships

- Scholarship Resources Page: [uiw.edu/financialaid/scholarships.html](http://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](https://studentaid.gov/h/apply-for-aid/fafsa)
- Becomes available 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!

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## Remote Office Hours

8am – 5pm, Monday – Friday

## Contact Us

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

Telephone: (210) 829-6008





**GO  
CARDS!**