

UNIVERSITY OF THE INCARNATE WORD FINANCIAL ASSISTANCE CHECKLIST GRADUATE/PROFESSIONAL STUDENTS

PRIOR TO FALL 2019

COMPLETE ANY OUTSTANDING FINANCIAL AID REQUIREMENTS

Our office will notify you of outstanding requirements via Cardinal e-mail, BannerWeb, and your award letter. Required forms are available in BannerWeb or can be downloaded at <u>www.uiw.edu/finaid</u> 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*. Access BannerWeb through the MyWord Portal, or by following the instructions provided at *https://www.uiw.edu/finaid/financial-aid-details/ofa.html*

□ VERIFY YOUR BILLED CHARGES

Review your invoice prior to the start of each semester to make sure your tuition, fees, room and board (if applicable) 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* before Sept. 3, 2019. 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 and order parking permits online on Cardinal Cars through the MyWord Portal. Once your vehicle is registered, a permit will be available for pickup in the Business Office.

□ ACCEPT/DECLINE FEDERAL UNSUBSIDIZED AND GRADUATE PLUS LOANS

To accept **Federal Unsubsidized Stafford student loans** for the first time, you will need complete Loan Entrance Counseling and Loan Agreement (MPN) at *studentloans.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*.

To accept the **Graduate PLUS loan**, you will need to complete a Graduate PLUS Loan Request online at *studentloans.gov.* Please be sure to notify our office should you choose to reduce or decline the Graduate PLUS loan award.

□ 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 Wellness*" option from your launchpad in the MyWord Portal.

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 <u>excess in guaranteed financial assistance</u> 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 ADDITIONAL SCHOLARSHIPS

For additional scholarship opportunities, visit www.uiw.edu/finaid/scholarships.html

□ <u>RENEW 2020-2021 FAFSA</u>

Starting October 1, 2019, the 2020-2021 FAFSA will be available online at *www.fafsa.ed.gov*. Please resubmit the FAFSA, using 2018 tax information, to determine aid eligible for Summer 2020 – Spring 2021.

□ <u>SIGN UP FOR E-REFUND (IF ELIGIBLE)</u>

Refunds are issued when financial aid funds exceed the charges on a student's account. Students may have refunds issued directly to their personal checking or savings account by submitting a <u>direct deposit</u> <u>authorization form</u> via email, fax, or in person. Students who do not enroll in direct deposit will receive a printed refund check to the permanent address on file. Direct deposit may be canceled at any time upon written request. Information available online at: <u>https://my.uiw.edu/business-office/e-refunds.html</u>.

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:

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Access Cardinal e-mail through MyWord	www.uiw.edu/finaid	<u>UIWFinancialAssistance</u>	<u>UIWFinancialAid</u>	<u>UIWFinancialAid</u>