



University of the Incarnate Word

2019-2020 Estimated Costs Worksheet

Main Campus Undergraduate Students

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Your award letter reflects an amount of financial assistance, up to your Cost of Attendance (COA). The COA, or budget, includes funding for costs that are not necessarily charged by UIW but may be covered by aid. Your actual billed charges may be less. Use the numbers below to estimate your costs and determine which aid programs you would like to use.

Total Estimated Billed Costs for Fall/Spring

Off-campus or At-home (Tuition/Fees only)	\$31,176
On-campus (Tuition/Fees/Dorm/Meal Plan only)	\$44,000

Average Tuition/Fees

Banded Undergraduate Tuition (full-time, 12-18 credit hours), Fall and Spring	\$29,900
Estimated fees (Includes the required Student Center/Technology/Athletics fee, and other estimated course fees.)	\$1,276
Total	\$31,176

Average On-campus Room and Board

Dorm for Fall/Spring (based on \$3620 per semester, double-occupancy)	\$7,520
Meal plan for Fall/Spring (based on highest meal plan)	\$5,304
Total	\$12,824

Other Costs (Prices as of 11/21/2017, subject to change)

Books may be purchased at UIW or elsewhere – purchasing used or renting reduces costs.	\$1,400
Commuter/Resident Parking Permit fee – per year, charged all in semester ordered.	\$250/\$680
Health Insurance – may be waived at uiw.edu/busoff/waivers.html if student has other valid coverage.	\$1,400
Course fees – actual course/lab fees vary based on your courses; see the course catalog for specific course fees.	\$300

Step 1: Estimate Costs	Off-campus/ At Home	On-Campus	Off-Campus Example	On-Campus Example
Tuition/Fees:	\$31,176	\$31,176	\$31,176	\$31,176
Housing (may differ based on actual assigned dorm):			\$0	\$12,824
Books – add up to \$1400 if not purchasing out of pocket:	\$0 - \$1,400	\$0 - \$1,400	\$1,400	\$1,400
Insurance – add \$1245 if not waiving UIW insurance:	\$0 or \$1,400	\$0 or \$1,400	\$1,400	\$1,400
TOTAL:			\$33,976	\$46,800
Step 2: Deduct gift aid from estimated costs				
Scholarships and grants (may change based on housing changes):			\$10,000	\$10,000
Outside scholarships awarded to the student:			\$1,000	\$1,000
TOTAL: (Balance after scholarships and grants, not including loans)			\$22,976	\$35,000
Step 3: Deduct loans (optional)				
Student loans (Subsidized and/or Unsubsidized) after origination fees:			\$5,442	\$5,442
Parent PLUS Loan (or additional Unsubsidized loan if parent denied) ¹ or other outside private loan (may require cosigner):			\$3,958 (denial)	\$3,958 (denial)
TOTAL: (After scholarships, grants, and loan(s), and before payment plan)			\$13,576	\$25,600
Step 4: Other resources/options				
Payment plan ² estimate: (\$50 setup fee, 4 payments, per semester)			\$16,97.00/mo	\$3,200/mo
Texas Tomorrow Fund/VA/Other outside resources expected:			\$0	\$0
Work-study ³ (paid as worked, every two weeks):			\$3000	\$3000

¹ If a Parent PLUS Loan is denied based on credit, the student's Unsubsidized Direct Loan may be increased by \$4000 (FR/SO grade level), or \$5000 (JR/SR grade level) for the year. *Declining a Parent PLUS Loan does not result in an increase to the student's award.*

² Payment plans must be set up with the Business Office before the semester begins in order to utilize the 4-month payment plan.

³ Work-study jobs are not guaranteed; it is up to the student to secure a position and earn funds.