



**University of the Incarnate Word
Office of Financial Assistance
2019-20 Checklist for School of Professional Studies (SPS)**

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Application Process:

- ❑ **Create your FSA ID (Federal Student Aid ID) at www.fsaaid.ed.gov.**
The FSA ID gives you access to Federal Student Aid’s online systems and can serve as your legal signature. **The electronic FSA ID process takes about 3 days.**
- ❑ **Complete the 2019-2020 FAFSA (Free Application for Federal Student Aid) at www.fafsa.ed.gov using 2017 tax information. You must apply for FAFSA each year.** The electronic FAFSA process takes 3-5 days. Once we receive your FAFSA results, we will send you notification of next steps to your Cardinal e-mail within 5 business days. The UIW FAFSA school code is **003578**. You may apply beginning October 1, 2018.
- ❑ **Complete any additional requirements. The Office of Financial Assistance will notify you concerning outstanding requirements via Cardinal e-mail, your award letter, or in a separate tracking letter.** All required forms are available in our office or can be downloaded at www.uiw.edu/finaid under “Forms.”
- ❑ **Review your award letter for details about resources available to you.** Important information about additional requirements and processes will be notated on your award letter.

Basic Eligibility Requirements:

- ❑ SPS funds are certified in 8 week term periods. **As long as half-time attending requirements are met, funds will be disbursed at the beginning of each 8 week term.**
- ❑ **To be eligible for federal loans, you must be enrolled and attending at least half-time.** Students enrolled in terms of eight weeks or less will not receive disbursements for federal loans until they attend half-time hours for the overall semester. **For example, undergraduate students taking 3 hours in Term 1 and 3 hours in Term 2 will not receive loan funds until Term 2 begins.** Summer enrollment requirements are the same as Fall and Spring. Please refer to the table below for half-time enrollment requirements.

Minimum Credit Hours per Semester Needed – Please note, courses must match your admit level.

	Undergraduate	Graduate	Doctoral
Full-Time	12 undergraduate hours	6 graduate hours	6 doctoral hours
Half-Time	6 undergraduate hours	3 graduate hours	3 (1 during dissertation)

- ❑ **Maintain SAP (Satisfactory Academic Progress).** This means that you must complete at least 75% of the coursework attempted, maintain a minimum 2.0 cumulative grade point average for undergraduate students or 3.0 for graduate students, and not exceed 125% of the credit hours required for graduation.
- ❑ **Not be in default on any federal and/or state loan, or owe a refund on any federal or state grant.**
- ❑ Financial aid awards may be adjusted if any reported FAFSA information changes, or if you receive outside resources (i.e. VA benefits, Resident Assistant, Graduate Assistant, discounts, outside scholarships, waivers, employer-paid tuition, etc.). **You must notify our office of any outside resources.**

Important Note:

- ❑ Do not register for courses you do not believe you will be able to attend, as this may affect your calculation of aid return if you withdraw or stop attending (unofficial withdrawal). **ALL courses you register for are taken into account in a withdrawal calculation, even if you receive a 100% refund of tuition and fees.** Contact the Office of Financial Assistance for more information.

2019-2020 Costs:	Undergraduate per hour	Graduate per hour	Doctoral per hour
Online	\$530	\$960	\$1,000
In Classroom	\$425	\$960	\$1,000

Undergraduate Enrollment examples:

Fall 1	Fall 2	Half-time?	Loan Disbursement?
3 hours	3 hours	Yes, at Fall 2	Yes, at Fall 2
6 hours	3 hours	Yes	½ in Fall 1, ½ in Fall 2
None	3 hours	No	No
3 hours	None	No	No
3 hours	6 hours	Yes, at Fall 2	Yes, at Fall 2
6 hours	6 hours	Full-time	½ in Fall 1, ½ in Fall 2

Fall 2	Spring 1	Half-time?	Loan Disbursement?
3 hours	3 hours	No – you cannot combine terms from separate semesters.	No

Frequently Asked Questions:

I'm a graduate student, but I need to take undergraduate pre-requisites. Will my aid cover that?

Undergraduate hours do not count towards graduate half-time requirements. However, you may have options to get those hours covered, if you are taking at least 6 hours in a semester and if you have not used all of your undergraduate loan eligibility. Contact the OFA immediately for options. You may also wish to speak to your academic advisor about other options to complete pre-requisite courses, especially if you have a large number of pre-requisites to complete.

How will my aid be split?

Aid is divided evenly between Summer, Fall, and Spring. These amounts are then divided into Summer 1, Summer 2, Fall 1, Fall 2, Spring 1, and Spring 2. Keep these splits in mind when planning your enrollment and/or reviewing your bill – you may not have enough aid available to cover the entire cost of your intended enrollment. Please contact the Office of Financial Assistance for help in determining your anticipated balance (if any) based on your intended enrollment and to discuss options.

How do I check the status of my aid?

You may view your award, your balance, and your student requirements (missing documents) online through BannerWeb and/or the MyWord portal. Students are highly encouraged to become familiar with and utilize BannerWeb and MyWord.

Where will reminders be sent?

All electronic correspondence will be to your UIW email (Cardinal email) address. Even if not required by SPS, you should become familiar with your UIW email address, and check it on a regular basis for important information.