☐ 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 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 Cardinal Apps, or by following the instructions provided at https://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. 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.

☐ 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 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.

To accept the Graduate PLUS loan, you will need to complete a Graduate PLUS Loan Request online at studentaid.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 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 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 2021-2022 FAFSA will be available online at [https://studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa). Please resubmit the FAFSA, using 2019 tax information, to determine aid eligible for Summer 2021 – Spring 2022.

▪ **SIGN UP FOR E-REFUND (IF ELIGIBLE)**
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 setting up Direct Deposit Allocation(s) via Cardinal Apps. Students who do not enroll in direct deposit will receive a printed refund check to the permanent address on file. Information available online at: [https://my.uiw.edu/business-office/e-refunds.html](https://my.uiw.edu/business-office/e-refunds.html).

▪ **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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<th>Email</th>
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<th>Social Media</th>
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<td><a href="mailto:finaid@uiwtx.edu">finaid@uiwtx.edu</a></td>
<td><a href="http://www.uiw.edu/finaid">www.uiw.edu/finaid</a></td>
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