



**University of the Incarnate Word**  
**2020-2021 Estimated Costs Worksheet**  
**Main Campus Undergraduate Students**

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Your cost of attendance is an estimate of your educational expenses for the year. This helps establish your financial need and allows you to apply for aid to cover your expenses. The cost of attendance includes direct and indirect costs. Students may also need to budget for additional expenses such as off campus room and board. These items are not automatically charged but are factored in the overall cost of attendance.

**Direct Costs:** Items paid directly to UIW that may include tuition, fees, as well as room and board for students who choose to live on campus.

**Indirect Costs:** Items not paid directly to UIW that may include transportation, personal expenses and off-campus room and board.

**YOUR CALCULATIONS**

Step 1: Annual Estimated Costs	Commuter	On-campus
<b>Tuition</b> (banded rate for 12-18 hours)	\$31,020	\$31,020
<b>Fees</b> (student service fees, records fees, course fees)	+ \$1,266	+ \$1,266
<b>Health Insurance</b> (\$2,115; may opt-out if insured)	+	+
<b>On-Campus Housing + Meal Plan:</b> see rates below (Commuters will need to estimate off-campus costs)	+	+
<b>Books and Supplies</b> (average \$1,400/year)	+ \$1,400	+ \$1,400
<b>Parking Permit</b> (Commuter \$250, Residents \$680)	+	+
<b>TOTAL ESTIMATED COSTS</b>	=	=
<b>Step 2: Deduct gift aid from estimated costs</b>		
<b>Scholarships and Grants</b> (based on your award letter)	-	-
<b>Outside Scholarships Awarded to the Student</b>	-	-
<b>TOTAL (balance after gift aid, not including loans)</b>	=	=
<b>Step 3: Deduct student loans (optional)</b>		
<b>Student Loans</b> (subsidized and/or unsubsidized)	-	-
<b>TOTAL (balance after gift aid and student loans)</b>	=	=
<b>Step 4: Other resources/options to cover balance, if necessary</b>		
<b>Parent PLUS Loan/Private Education Loan</b>	Contact Office of Financial Assistance	
<b>Payment Plan/Military Discounts/College Savings Plan</b>	Contact UIW Business Office	
<b>VA Education Benefits</b>	Contact UIW Veteran Affairs Office	

**2020-21 ON-CAMPUS ROOM AND BOARD RATES**

	Fall 2020	Spring 2021	Annual Total
Housing - Single	\$3,780-\$4,550	\$3,780-\$4,550	<b>\$7,560-\$9,100</b>
Housing - Double	\$3,200-\$3,800	\$3,200-\$3,800	<b>\$6,400-\$7,600</b>
Housing - Triple	\$3,800	\$3,800	<b>\$7,600</b>
Meal Plan (tax included)	\$1,940-\$2,707	\$1,940-\$2,707	<b>\$3,880-\$5,414</b>

**ROOM AND BOARD EXAMPLE:**

Double Room + Highest Meal Plan	\$6,507	\$6,507	<b>\$13,014</b>
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## Financial Aid Checklist

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- View your awards and requirements using your BannerWeb account. To access BannerWeb, visit [www.uiw.edu/finaid/financial-aid-details/ofa.html](http://www.uiw.edu/finaid/financial-aid-details/ofa.html).
- Turn in any requested documents (e.g., tax returns, forms, etc.)
- After you have registered for courses, review your invoice to determine if your aid has covered 100% of your tuition, fees, room & board (if applicable). If not, consider options such as working part-time, enrolling in a payment plan, borrowing loans, veteran education benefits, military discounts, tuition savings plans, etc.
- Search and apply for private scholarships. Find scholarship information from local community/businesses and UIW's Scholarship Resources webpage: [www.uiw.edu/finaid/scholarships](http://www.uiw.edu/finaid/scholarships)
- Submit outside scholarships in person or by mail. Scholarships can be sent to Office of Financial Assistance, 4301 Broadway CPO 308, San Antonio, TX 78209.
- If borrowing Federal student loans, complete the required Loan Entrance Counseling and sign your Loan Agreement for a Subsidized/Unsubsidized Loan (MPN) online at [studentaid.gov](http://studentaid.gov).
- Students interested in working part-time can view work study and student employment opportunities at [jobs.uiw.edu](http://jobs.uiw.edu).

## Basic Eligibility Requirements

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- Students must enroll full-time (12+ credit hours per semester) in main campus coursework to receive UIW grants, UIW scholarships, State grants and/or Federal grants (other than Pell). UIW grants and scholarships may be applied towards tuition only.
- Students are required to maintain satisfactory academic progress to use financial aid. Undergraduate students need to complete at least 75% of overall attempted coursework with a minimum 2.0 GPA.
- Texas Equalization Grant (TEG) recipients must complete at least 24 credit hours, 75% of attempted course work with a minimum 2.5 GPA each academic year to be considered for renewal.

## Important Contacts

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Department	Location	Website	Phone Number
Financial Aid	Chapel Building	<a href="http://www.uiw.edu/finaid">www.uiw.edu/finaid</a>	210-829-6008
Business Office	AD 190	<a href="http://www.uiw.edu/busoff">www.uiw.edu/busoff</a>	210-829-6043
Admissions	AD 21	<a href="http://www.uiw.edu/admissions">www.uiw.edu/admissions</a>	210-829-6005
Residence Life	SEC 3150	<a href="http://www.uiw.edu/housing">www.uiw.edu/housing</a>	210-829-6034
Veteran Affairs	SEC 3021	<a href="http://www.veterans.uiw.edu">www.veterans.uiw.edu</a>	210-832-5651
University Bookstore	SEC Concourse	<a href="http://www.bkstr.com/incarnatewordstore/home">www.bkstr.com/incarnatewordstore/home</a>	210-829-6056

## Stay Connected!

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Important reminders and notices will be sent to you via email or posted as an online resource on our webpage or social media. 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>	UIWFinancialAssistance	UIWFinancialAid	UIWFinancialAid