



# UNIVERSITY OF THE INCARNATE WORD

## FINANCIAL AID OPTIONS FOR STUDENTS PURSUING AN ADDITIONAL UNDERGRADUATE DEGREE

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The UIW Office of Financial Assistance is committed to helping you understand the financial options available to pay for an additional undergraduate degree.

### APPLY FOR AID

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Students admitted to UIW as degree-seeking may complete the Free Application for Federal Student Aid (FAFSA) at [studentaid.gov](http://studentaid.gov), as early as October 1, to be considered for federal aid. UIW School Code: 003578. Note that students pursuing an additional undergraduate degree are not eligible for gift aid (scholarships/grants) from any federal, state, or institutional sources.

### LOAN OPTIONS

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Federal Loans: Students enrolled at least half-time (6 hours) may be eligible for federal loans. Eligibility for the Subsidized and Unsubsidized Loans is determined by the FAFSA and limited by prior borrowing.

There are limits on the amount that you may be eligible to receive each academic year (annual federal loan limit: \$12,500) and the total amounts that you may borrow for all undergraduate study (aggregate federal loan limits: \$31,000 for dependent students and \$57,500 for independent students). Federal loans that were borrowed for previous undergraduate coursework count towards the undergraduate aggregate limit.

Alternative Loans: Alternative loans are private loans made through private lending institutions (banks, credit unions or other, private educational lenders). These loans are not part of the federal government loan programs and are credit-based which may require a cosigner. To view an online list of lenders UIW students have worked with in the past, check out the [Private Loan Lender List](#) (choose the applicable program for your student type).

### EXTERNAL SCHOLARSHIPS

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While second-degree students are not eligible for UIW scholarships or grants, students can apply for external scholarships offered by private donors, etc. Visit [www.uiw.edu/finaid/scholarships.html](http://www.uiw.edu/finaid/scholarships.html) for a list of resources.

Outside scholarships can be mailed to:  
University of the Incarnate Word, Office of Financial Assistance  
4301 Broadway, CPO 308, San Antonio, TX 78209

### PAYMENT PLAN

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The UIW Business Office offers a payment plan option which allows students to divide their payment into installments. It is the responsibility of the student to enroll in a payment plan each semester. For more information, visit <https://my.uiw.edu/business-office/view-pay-your-bill.html>.

### APPLY FOR AN ON-CAMPUS JOB

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Students awarded the option for Federal Work-Study, determined by the FAFSA, can apply for a work-study position. Students not eligible for work study may be hired by a department through student employment using university funds. Working as a work-study or student employee is an excellent way to make money while attending classes. Earnings will be paid directly to the student bi-weekly unless an automatic payment towards tuition and fees is requested. Job postings are available at [jobs.uiwtx.edu](http://jobs.uiwtx.edu).