



FEIK SCHOOL OF PHARMACY – YEAR 1 WELCOME TO UIW!

AID OPTIONS

We recommend utilizing your full Federal Unsubsidized Direct loan (\$33,000), due to the low fixed interest rate. The remaining budget can be filled by a loan of your choice, but the total cannot exceed your total cost of attendance (\$70,725), including any other aid you receive, such as scholarships.

LOAN ACCEPTANCE

Go to <https://studentaid.gov> to complete Loan Entrance Counseling, and the Loan Agreement (Master Promissory Note/MPN) for the Unsubsidized Direct Loan. You may also request a Graduate PLUS Loan at the same website. Loan comparisons are provided on the next page. To cancel or reduce your loans, contact finaid@uiwtx.edu.

COSTS AND FINANCIAL AID – YEAR 1 (2022-2023)

The annual Pharmacy tuition for 2022-2023 is \$39,850. Student fees, parking, and insurance amount to approximately \$6,225 for a total direct cost of \$46,075.00. The financial aid cost of attendance (or “budget”) for professional students in 2022-2023 is \$70,725.

This budget is intended to cover tuition & fees, and assist with room, board, transportation, and personal expenses. After deducting the direct costs of \$46,075, students can expect a living expense total of roughly \$24,650 for the year, minus associated loan origination or disbursement fees. It is important to budget living expenses accordingly, as these amounts are not adjustable.

If you have childcare expenses, you may submit a Cost of Attendance Adjustment Form to have your budget increased. The form may be downloaded at www.uiw.edu/finaid/forms.html.

DISBURSEMENT DATES – YEAR 1

Disb. Date	Maximum Aid	Estimated Charges	Anticipated Refund (before loan fees)
August 5 th	\$35,672	\$23,185	\$12,487
January 2 nd	\$35,053	\$22,890	\$12,163

Refunds are mailed from the Business Office via paper check or direct deposited to your account shortly thereafter (no later than 2 weeks after the disbursement date.)

* Fall anticipated charges include tuition, the student fee, health insurance, and parking. The health insurance fee of \$5270 can be waived on the Business Office website (<https://my.uiw.edu/business-office/waivers.html>) if you have your own insurance coverage.



EMAIL:
FINAID@UIWTX.EDU



TELEPHONE:
210-829-6008



WEB:
WWW.UIW.EDU/FINAID



FAX:
210-283-5053

LOAN OPTIONS

We recommend using primarily federal loans, in order to keep your loans all in one place, and to make repayment easier to manage. However, you may use any loan you choose to cover your costs and living expenses. Below are some of the most commonly used loans at UIW. The College Access Loan will not cover any portion of your budget which could have been covered by the Unsubsidized loan.

Loan Name	Website	Interest	Fees	Credit-based?
Federal Unsubsidized Direct Loan	https://studentaid.gov	5.28% fixed, subject to change on July 1, 2022.	1.057%, subject to change on October 1, 2022.	No
Federal Graduate PLUS Loan	https://studentaid.gov	6.28% fixed, subject to change on July 1, 2022.	4.228%, subject to change on October 1, 2020.	Yes, but very lenient. Appeal and Endorser options available.
College Access Loan (State of Texas, requires Texas residency)	www.hhloans.com	3.75%, fixed, subject to change by THECB	None	Yes
Other Private Loan	Research at https://www.elmselect.com/v4/school/89/program-select	Varies	Usually none	Yes

HELPFUL WEBSITES

UIW Financial Aid Forms	https://www.uiw.edu/finaid/forms.html
UIW Student Portal (CardinalApps)	https://apps.uiw.edu/app/UserHome
FAFSA (Free Application for Federal Student Aid)	https://studentaid.gov
Dept. of Education loan website	https://studentaid.gov
UIW Health Insurance Waiver	https://my.uiw.edu/business-office/waivers.html
E-Refunds (direct deposit)	https://my.uiw.edu/business-office/e-refunds.html
Scholarships and Resources	https://www.uiw.edu/finaid/scholarships.html

IMPORTANT CONTACTS

Kristen Dicianna	dicianna@uiwtx.edu	210-883-1063
Elizabeth Hernandez	hernand@uiwtx.edu	210-883-1062
Business Office (Refund questions, etc.)	busad@uiwtx.edu	210-829-6043