

## Comparing Aid Offers and Determining Out-of-Pocket Cost

### **Focus on direct costs, not total aid.**

As you start to receive your financial aid offers from different schools, be sure to compare the anticipated amount owed rather than the total amount of scholarships and grants. A school that has a higher cost for tuition and fees may be more affordable after all scholarships and grants are applied versus a school with a lower rate for tuition and fees less gift aid.

### **Evaluate the different types of aid offered.**

Review your award letter and determine how much you have been offered in gift aid (scholarships and grants). You can then decide if you will need to borrow loans to cover any remaining expenses. Since there may be limits to your loan amounts, determine if there will be any out-of-pocket costs to consider.

### **Take note of the requirements to keep your aid.**

Find out if the aid offered to you is automatically renewed each school year, or what could change from year to year. Is there a certain number of hours you need to be enrolled in or do you need to maintain a specific GPA? Knowing this information can assist with what to expect for future school years.

### **Consider the value.**

While costs can vary between each institution, be sure to also consider the value of receiving a UIW education.

#### *Right “Core”*

UIW’s core classes challenge and prepare you, so that your first job becomes a launching pad for bigger and better things to come. Why study English, computer science, math, philosophy, and religion? Because top employers value strong readers, thinkers and communicators — people who understand the whole world, not just a small corner.

#### *Right Career Paths*

UIW offers over 90 undergraduate majors, minors and concentrations, and over 25 graduate and doctoral programs — each designed with input from industry leaders and top employers. We are imagining new programs to ready you for the future of work — combining topics like philosophy and biomedical ethics — to meet the needs of a changing world.

#### *Right Community*

UIW stands as the largest Catholic university in Texas, and among the nation’s most diverse and welcoming faith communities. We invite students from all backgrounds and traditions to bring their distinct light, traditions, and perspective to the pursuit of larger truths.

Someday, you will join a similarly diverse workplace, community, or congregation. As an adult, you will be judged by your ability to listen to opposing views and develop a nuanced stance on important issues. We offer you the chance to foster those skills and become aware of your temperament as you mature.

#### *Right Place*

San Antonio remains one of the country’s best kept economic secrets — with some of the strongest job growth and a lower cost of living. Top growing local industries (healthcare, bioscience, solar manufacturing and clean energy technology, computer animation, cybersecurity) create a thriving job market for recent graduates.