

## Options to Manage Out-of-Pocket Cost

If you have calculated that you may have a remaining balance after all financial aid is applied, there are additional options to help manage your out-of-pocket costs.

### ADDITIONAL SCHOLARSHIPS

Apply for more scholarships! There are scholarship opportunities available through various sources, including [UIW](#), community foundations, civic organizations, high schools, family foundations, ethnic and religious organizations, and businesses.

### STUDENT EMPLOYMENT

A great way to earn money to pay for school is by working part-time job. A student work position also gives students an opportunity to gain valuable work experience while pursuing a college degree. We recommend visiting our [Work-Study page](#) for detailed information.

### MONTHLY PAYMENT PLAN

UIW's payment plan is another option to help with managing your out-of-pocket cost. Pay each semester's balance in monthly payment (3-5 months). Learn more about this option from the [Business Office's website](#).

### ADDITIONAL LOANS

Many students and families who are seeking additional financing to help cover the costs of attending college will consider a Federal Parent PLUS or a private education loan. Parents of dependent students can apply for the Parent PLUS Loan or students can apply for a private loan, offered by private lenders, such as a bank, online lender, or credit union. Eligibility for the Parent PLUS Loan and private loans are dependent on credit.

### OTHER OPTIONS

#### VETERAN EDUCATION BENEFITS

The UIW Veteran Affairs Office assists students attending UIW using educational benefits under Department of Veterans Affairs (VA) Educational Assistance Programs in the pursuit of their educational goals. For more information at [veterans@uiwtx.edu](mailto:veterans@uiwtx.edu).

#### MILITARY DISCOUNTS

Qualified military students and dependents may be eligible for tuition discounts. For more information, contact the Business Office at [busad@uiwtx.edu](mailto:busad@uiwtx.edu).

#### COLLEGE SAVINGS FUND

Submit payment to the Business Office each semester after charges have been verified.