



# Financial Aid Next Steps



## Accepting Your Aid Offer

Your grants and scholarships are automatically accepted. Federal work-study and/or loans may be accepted, declined or reduced by logging into your BannerWeb account. Check your incomplete tasks in BannerWeb and complete each item as soon as possible. Visit [uiw.edu/finaid/ofa.html](http://uiw.edu/finaid/ofa.html) for access and step-by-step instructions.

## Understanding Your Aid

Your notification of aid offer is valid for the 2024-2025 school year only. If your financial circumstances are similar each year, chances are your financial aid awards will remain similar for future years. However, that is not guaranteed. It is important to renew your Free Application for Federal Student Aid (FAFSA) each year.

## Scholarships and Grants (Gift Aid)

Scholarships are awarded based on academic excellence, performance in a specific activity (e.g., fine arts, athletics) or other criteria. Outside scholarships can be submitted in person or mailed to:

### University of the Incarnate Word

Office of Financial Assistance  
4301 Broadway, CPO 308  
San Antonio, TX 78209

Visit [uiw.edu/scholarships](http://uiw.edu/scholarships)  
for a list of current  
scholarship applications.

Grants are need-based federal and state funds that you do not have to repay. Funds are available to eligible students based on financial need and level of enrollment. Grants are allocated to colleges in yearly, limited amounts and are typically awarded to eligible students upon the completion of the FAFSA.

You should always use the full amount of any available grants, scholarships and/or discounts before utilizing student loans. Make a virtual or in-person appointment with us at [bit.ly/uiw\\_ofa](https://bit.ly/uiw_ofa) to go over your estimated costs and aid options.

## Federal Work-Study and Student Employment

You can find on-campus employment opportunities to help earn money to pay for educational expenses. To qualify for work-study, you must demonstrate financial need determined by the FAFSA. Visit [jobs.uiw.edu](http://jobs.uiw.edu) to apply for an on-campus job.

## Federal Direct Student Loans

Subsidized and Unsubsidized Federal Loans are student loan options to assist with your bill after gift aid. These loans are not credit-based and the amounts are based on your grade level. Repayment begins six months after you graduate or drop below half-time (six credit hours).

### Subsidized Loan

- Offered to students with financial need, determined by FAFSA.
- Government pays interest while you are attending at least half-time or during deferment.

### Unsubsidized Loan

- Offered to students, not required to demonstrate financial need.
- Accrues interest while you are attending school as well as during deferment.
- Payments begin after you graduate or drop below half-time.

## Special Circumstances

We recognize that there are times when your (or your parent's) tax information reported on the FAFSA may not accurately reflect your household's current financial situation. You may submit a Special Circumstances form to see if adjustments can be made to your FAFSA data. Visit [uiw.edu/finaid/special.html](http://uiw.edu/finaid/special.html) for more information.

## Other Options

### FEDERAL PARENT PLUS LOAN

Parents of dependent students can apply for the Parent PLUS Loan at [studentaid.gov](http://studentaid.gov) using their FSA ID.

### PRIVATE EDUCATION LOANS

Private loans are offered by private lenders, such as banks, online lenders or credit unions. There are no federal forms to complete.

### MONTHLY PAYMENT PLAN

Pay each semester's balance in monthly payments through the e-Payment Center via Cardinal Apps.

### VETERAN EDUCATION BENEFITS

Contact the UIW Military and Veteran Center at [veterans@uiwtx.edu](mailto:veterans@uiwtx.edu) for more information.

### MILITARY DISCOUNTS

Qualified military students and dependents may be eligible for tuition discounts. Contact the Military and Veteran Center at [veterans@uiwtx.edu](mailto:veterans@uiwtx.edu) for more information.

### COLLEGE SAVINGS FUND

Contact the Business Office at [busad@uiwtx.edu](mailto:busad@uiwtx.edu) for instructions on submitting payments from college savings funds.

## Scan for Next Steps!

### Admitted Freshmen



### Admitted Transfers

