

# A Student Guide to Financial Assistance at

# UIW<sup>®</sup>



[aid@uiw](mailto:aid@uiw)

## OFA Philosophy

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The primary purpose of financial assistance is to provide resources to students who would otherwise be unable to pursue a post-secondary education. At UIW, we believe that all students should be able to attend the university that best suits their academic and personal needs.

## OFA Mission

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We partner with students to provide resources that remove financial barriers and provide access to UIW.

## Using the Financial Assistance Student Handbook

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The purpose of this handbook is to guide you through the application and award process, as well as provide resources needed throughout your time at UIW – from orientation through graduation.

If you have any questions, please contact the Office of Student Financial Assistance.

## OFA Contact Information

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**Webpage:** [www.uiw.edu/finaid](http://www.uiw.edu/finaid)

Facebook: [UIWFinancialAssistance](#)

Instagram: [uiwfinancialaid](#)

Twitter: [UIWFinancialAid](#)

Federal Student Aid Website: <https://studentaid.ed.gov>



## Financial Assistance Overview

Financial assistance consists of various federal, state, institutional, and private programs designed to assist you with financing your college education. The majority of federal and state student aid programs are based on the idea that you (and your parents or spouse, if applicable) have the *primary responsibility* for paying educational expenses. Those expenses, or costs of attendance (COA), can include tuition, fees, books, supplies, room, board, personal expenses, transportation, and expenses related to dependent care. Financial assistance is generally intended to meet the gap between your expected family contribution (EFC) from your FAFSA and the cost of attending college. Your aid may not cover your full bill.



## General Eligibility Requirements

We recommend that all students who can apply for aid complete an application. Almost everyone can qualify for some type of financial assistance if they meet the general eligibility requirements listed below:

- *U.S. citizen or eligible non-citizen as defined by the U.S. Department of Education.*
- *Enroll as a regular student in an eligible degree or certificate program.*
- *Register with the Selective Service (males only).*
- *Enroll at least half-time (6 credit hours for undergraduate, 3 hours for graduate per semester) for the majority of aid programs.*
- *Be in good standing in accordance with UIW Satisfactory Academic Progress standards.*
- *Cannot be in default on a federal student loan or owe a repayment of a federal grant.*

## Application Requirements

- *Each year, you must reapply for aid by completing a FAFSA (Free Application for Federal Student Aid) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The UIW FAFSA school code is 003578.*
- *By federal regulation, you may only receive aid at one school during the same enrollment period.*
- *All financial assistance disbursed at UIW will be used for educational purposes only, within the defined cost of attendance for the period of enrollment.*
- *Main campus students are required to notify the Office of Financial Assistance of their intent to use financial assistance for summer by completing a Summer Application every year.*
- *The Office of Financial Assistance (OFA) will send all electronic correspondence to your UIW e-mail account (Cardinal Mail) to contact you about missing information, fund disbursements, workshops, deadlines and scholarship opportunities. It is your responsibility to check Cardinal Mail regularly for correspondence.*
- *The OFA will send all paper correspondence to your Permanent Address, which must be kept current. You may update your address any time on MyWord or with the UIW Registrar's Office. You should review your contact information regularly and contact the Registrar's Office with any questions concerning how to keep your information current.*
- *It is important to check your Cardinal Mail and BannerWeb account regularly. Additional documentation may be requested after you receive an award offer. Failure to turn in additional requested documents will result in delay or loss of your financial aid.*



## Enrollment Requirements

- If you are an undergraduate main campus student, you must enroll **full-time (minimum of 12 credit hours) in main campus coursework** every semester to receive UIW Grants, UIW Scholarships (academic, performance, and endowed), state grants and/or federal grants (other than Pell).
- If you are accepted into the graduate (Master's or Doctoral) program, you are not eligible for undergraduate assistance, including UIW academic scholarships and grants (federal, state, and institutional).
- You are responsible for enrollment and financial obligations to the university, regardless of payment methods, attendance or performance in class. Your enrollment (as indicated by your registration) indicates your intent to receive credit and acceptance of all university charges for the semester and/or term. **Once registered, it is your responsibility to drop classes or withdraw if you plan not to attend.** In addition, after the published 100% Refund Period, you are responsible for all charges even if you drop or withdraw.
- Graduate students must be enrolled at least half-time in graduate level courses per semester to receive financial assistance. If you are enrolled in a combination of graduate and undergraduate courses, only graduate level courses count towards the half-time requirement.
- **To be eligible for federal loans, you must be enrolled at least half-time.** If you are enrolled in terms of eight weeks or less, you will not receive disbursements for federal loans until you attend half-time hours for the overall semester. For example, undergraduate students taking 3 hours in Term 1 and 3 hours in Term 2 will not receive loan funds until Term 2 begins. Please refer to the table for enrollment requirements (next column).



## Enrollment Definitions

(Minimum Credit Hours per Semester Needed):

	Full-Time	Half-Time
Undergraduate*	12	6
Graduate*	6	3
Professional	12	6
Ph.D.	6	3
Ph.D. (Dissertation)	3	1

**\*Includes Main Campus and School of Professional Studies (SPS) students.**

Graduate and SPS student loans are disbursed in 8 week term periods (e.g. 1/2 in August, 1/2 in October). Students enrolled in these programs who will not enroll in the second Summer, Fall, or Spring term may request that the OFA review their eligibility to accelerate their second disbursement (as long as minimum enrollment requirements are still met).



## Outside Resources

- Financial Assistance awards may be adjusted if any reported FAFSA information changes, or if you receive outside resources (i.e. Resident Assistant, Graduate Assistant, discounts, outside scholarships, waivers, employer-paid tuition, etc.). **You must notify our office of any outside resources not awarded through our office.**
- Outside scholarships will be noted on the award upon receipt of donor notifications. However, funds will not be counted and applied towards the account until the check is received. You may search for outside scholarships at [uiw.edu/financial](http://uiw.edu/financial).
- Adjustments to awards due to participation in VA programs are completed based on the certification from the UIW Center for Veteran's Affairs. You may have federal aid in addition to VA benefits, however, state and institutional aid may be adjusted depending on the VA benefit certification.



## **Completion and Eligibility Requirements**

- *You must **not** be in default or owe a refund on any federal and/or state funds.*
  - *If you are admitted as graduate level, and are taking undergraduate coursework required as pre-requisites for your graduate program, you may receive federal loans under your undergraduate limits, provided undergraduate aggregate limits have not been exceeded, and half-time enrollment requirements are met.*
  - *You must demonstrate Satisfactory Academic Progress (SAP) in order to maintain eligibility for federal financial aid. Undergraduate students must maintain a 2.0 cumulative GPA and successfully complete 75% of all attempted coursework. Graduate students must maintain a 3.0 cumulative GPA and successfully complete 75% of all attempted coursework. Attempted coursework includes all coursework taken at UIW and transferred from another college. All students cannot attempt more than 150% of the required hours for their program.*
  - *If you receive aid (including federal loans) and withdraw (or have registration cancelled) you may be subject to returning a portion of those funds to their source. **If you withdraw or drop courses prior to loan funds crediting your account, you may not be eligible for those funds.***
  - *Pell grant award amounts are for the year, and any funds used in summer will reduce spring Pell funds.*
  - *Summer is the 'header' term for financial assistance at UIW, and any aid used in summer for Pell or loans will decrease the amount of Pell grant or federal loans available in fall and spring.*
- *If you withdraw from all classes after being paid financial assistance, you may be responsible for a repayment of federal or state funds based upon the regulations from the U.S. Department of Education. You are awarded aid for the entire semester and funds are disbursed at the beginning of the enrollment period(s). If you cease enrollment, either by officially withdrawing, or by stopping attendance, **prior** to the end of the semester, you have not earned all aid awarded and a portion may be returned. You must contact the Office of Financial Assistance about the consequences prior to withdrawing.*
  - *Renewal of state grants requires completion of 24 credit hours per year, a 2.5 cumulative GPA, and completion of 75% of the coursework attempted in the previous academic year.*
  - *If you are retaking a course that you have previously passed (D- or higher), you may receive federal financial assistance and count the course towards enrollment only one more time. If the course is passed a second time (D- or higher), the course will no longer be covered by federal assistance or counted towards enrollment unless a higher grade is required by your specific degree plan and major.*
  - ***Dropping individual courses may affect your aid eligibility.** Please contact our office prior to dropping courses to verify how the change may impact your aid.*



## **Bookstore Credit and Insurance**

- *You may request up to \$600 in bookstore credit for main campus undergraduate or any graduate courses, if you will have an excess in guaranteed financial assistance monies after your entire balance is paid in full. You will be able to purchase books at the University Bookstore by using your student ID card after requesting and receiving a bookstore credit at the OFA.*
- *All full-time, main campus students are required to have health insurance. The university Business Office will automatically charge you for insurance; however, you may waive the coverage electronically through the Business Office website if you have your own insurance. Please refer to deadlines in the schedule of classes.*



## **Understanding Verification**

### *What is Verification?*

Verification is the process of confirming the accuracy of the data reported on your FAFSA. We are required by the Department of Education to verify all students who are flagged before we disburse any Title IV aid. A student is selected for verification by the Department of Education. The UIW Office of Financial Assistance (OFA) verifies all students selected.

### *Why was I selected?*

The Department of Education selects a number of students every year for verification in an effort to verify a minimum of 30% of nationwide applicants. If you have concerns as to why you were selected you may contact the Department of Education at 800-433-3243.

## *Am I Dependent or Independent?*

Your answers to the dependency questions on FAFSA determine if you are required to provide parent information. Your dependency status is determined as you complete the FAFSA form. Not living with parents or not being claimed by them on tax forms does not make a student independent for purposes of applying for financial aid. For more information, visit <https://studentaid.ed.gov/fafsa>.

## *What kind of documentation will I be required to submit?*

Required documentation consists of, but is not limited to, verification worksheets, parent and/or student tax return transcripts, W2 forms, verification of SNAP benefits received, and verification of child support paid.

## *What is the IRS Data Retrieval Tool?*

The FAFSA allows students and parents the option to use the new IRS Data Retrieval Tool (DRT) which links your income tax information to the FAFSA. The best way to report income on the FAFSA is by using the IRS DRT when completing your FAFSA. In most cases, for electronic filers, IRS income tax information is available to be transferred within 2-3 weeks after the electronic income tax return has been accepted by the IRS with no issues. If you did not use the IRS DRT when filling out your FAFSA and you were selected for verification, you may choose to log back into the FAFSA to use the IRS DRT or you may opt to submit a copy of the Tax Return Transcript, which must be requested from the IRS. Details on how to request a tax return transcript are available at <http://www.irs.gov>.

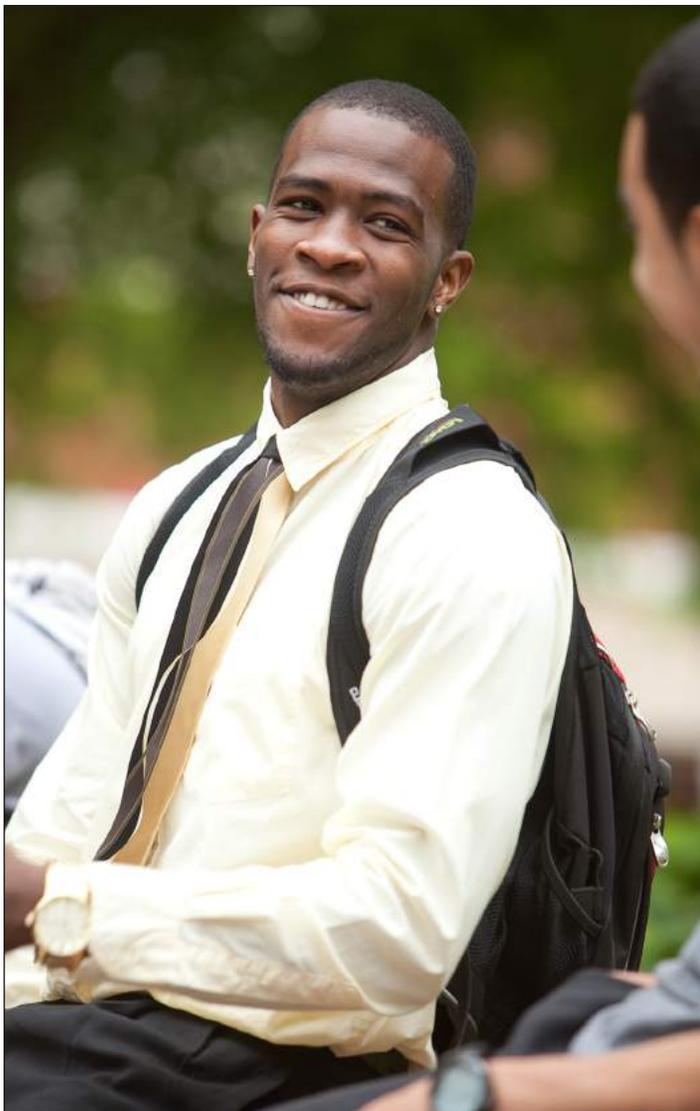
Please be aware that not everyone is eligible to use the IRS Data Retrieval Tool (DRT). When attempting to process the IRS DRT information, FAFSA will notify you if you are or are not eligible to use the tool and if it was successful. If you are ineligible to use the IRS DRT, and are selected for verification, then you must submit a copy of the Tax Return Transcript from the IRS. In extenuating circumstances, the financial aid processor may require a copy of the tax return transcript even if you used the IRS DRT.

### *What happens if I decide not to submit any or all of the verification documentation you are requesting?*

Your financial aid file (including verification) must be complete in order to receive financial aid. Should you choose not to submit the required documents, we will be unable to process your application. Please note that additional documentation may be requested by the Department of Education.

### *How will I be notified of my status?*

Requests for verification information are available on your award letter, through Cardinal Mail messages, and on BannerWeb. Please be aware that our office will correspond with you through your UIW Cardinal Mail account, and you are responsible for checking your UIW email often for updates.



## Types of Financial Assistance

The University of the Incarnate Word offers many types of financial assistance, including various state, institutional, and private programs designed to assist you and your family with financing your college education. The following are some of the types of assistance students may be eligible for:

**Grants** are need-based federal and state funds which do not have to be repaid. Grants are available to eligible students based on financial need and level of enrollment. With the exception of the Federal Pell Grant, grants are allocated to colleges in yearly, limited amounts.

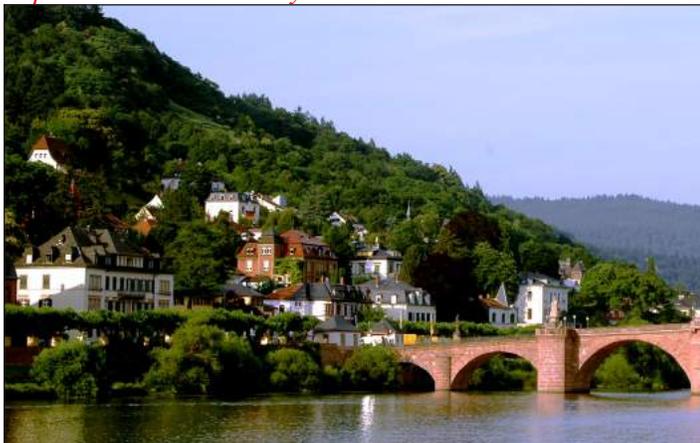
- **Federal Pell Grant Program** – awarded only to undergraduate students who have not earned a first bachelor's degree, and based on their Expected Family Contribution (EFC). For many students, Pell Grants provide a foundation of financial aid to which other aid may be added.
- **Federal Supplemental Educational Opportunity Grant (SEOG)** – grant for undergraduates with exceptional financial need. Priority is given to students who receive Federal Pell Grants.
- **Texas Equalization Grant (TEG)** – provides limited state funds for Texas residents demonstrating need as determined by the State of Texas. To qualify, students must be enrolled full-time. Annual award amounts range from \$400 to \$3200. Funds are available on a first come, first served basis.
- **UIW Grants** – institutional grants funded by the university and awarded based on need. Funds are available on a first come, first served basis.
- **TEACH** – TEACH grants are available for students with a minimum 3.25 cumulative GPA who are completing coursework to begin a career in teaching. More information at <https://teach-ats.ed.gov>.

**Scholarships** are awarded based on academic excellence, performance in a specific activity (such as the fine arts), athletic performance, or on other criteria established by donors. Additional information about scholarships may be found on-line at <http://www.uiw.edu/finaid> under the Grants and Scholarships tab. For specific information about UIW scholarships awarded through Admissions, visit the scholarship calculator at <http://www.uiw.edu/admissions/freshmencalculator.html>.

**Work-Study** (Federal & State) provides part-time employment opportunities on campus or at a designated off-campus site. Not all students with financial need are guaranteed to receive work-study. Students who indicated an interest in work-study on their FAFSA are awarded on a first come, first served basis provided they demonstrate financial need. Awards are also subject to funding availability. You must be enrolled at least half-time (6 credit hours) to participate in the program. You are allowed to work up to 20 hours per week. Working hours are arranged with your supervisor around your classes. A work-study award does not guarantee that you have a job or that you will actually earn the amount listed on your award letter.

Current Work-Study information (including open positions and on-line training) is listed on the OFA website, <http://www.uiw.edu/finaid> under the Work-Study tab.

**Study Abroad** funds are available to students attending UIW Sister Schools. Students wanting to use financial assistance towards a Study Abroad experience are required to meet with our office as part of the planning process. For more information about Study Abroad, visit <http://www.uiw.edu/studyabroad>.



## Loans

**Federal Direct Student Loans** are low-interest loans which must be repaid at a future date, usually beginning six months after you graduate, leave school, or are no longer enrolled as a half-time student. The funds are received from the Department of Education and may be used for education-related expenses such as tuition, fees, books, living costs, transportation, etc. In order to qualify, you must submit a FAFSA application, complete Entrance Counseling (an orientation to student loans), electronically sign a master promissory note (MPN) agreeing to repay the loan in full, and submit all other requested paperwork to the Office of Financial Assistance (OFA).

**Federal Direct Student Loans** are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need. The federal government pays interest on the loan (“subsidizes” the loan) while you are enrolled at least half-time, and during authorized periods of deferment. An unsubsidized loan is not awarded on the basis of need. You’ll be charged interest from the time the loan is disbursed until it is paid in full. Repayment does not begin until you graduate or drop below half-time enrollment.

### **The maximum outstanding total Stafford/Direct loan debt (Subsidized + Unsubsidized) allowed is:**

- *\$31,000 for a dependent undergraduate student*
- *\$57,500 for an independent undergraduate student*
- *\$138,500 for a graduate student (including loans taken for undergraduate study) and*
- *\$224,000 for professional students in the School of Pharmacy or School of Optometry (including loans taken for previous study).*

**Parent PLUS Loans** are unsubsidized loans for the parents of dependent students. PLUS loans help pay for educational expenses up to the estimated cost of attendance (COA) minus all other financial assistance. The borrower must be the student’s biological, adoptive, or a step-parent whose information has been included on the FAFSA. Biological or adoptive parents who are not listed on the FAFSA may also apply but may need to provide proof of identity. The loan must be for a dependent student enrolled at least half-time. PLUS loan borrowers cannot have an adverse

credit history (a credit check will be conducted.) In addition, parents and their dependents must be U.S. citizens or eligible non-citizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant. **If your parent receives a denial from the Department of Education, you may request additional Unsubsidized loan money issued in your name.** Your parent may apply at <https://studentloans.gov>.

**Graduate PLUS Loans** are unsubsidized, credit based loans that graduate students may apply for to assist with educational expenses. Loan eligibility is based on credit history, a minimum of half-time enrollment, and completion of a FAFSA. You may apply on-line at <https://studentloans.gov> if you are a graduate student enrolled at least half-time in graduate level coursework..



## **Understanding your direct costs**

- *Direct costs typically are items that UIW will charge you for such as tuition, fees, and room & board, if you are living on campus. You may also use financial aid in excess of your bill for a credit in the UIW Bookstore.*
- *Once you have determined your direct costs, subtract your grants and scholarships. The remaining out of pocket cost can be covered by work-study, student loans, a payment plan, other outside resources, or a combination of the above.*
- *Contact our office for help in determining your direct out of pocket costs. You will work directly with the UIW Business Office for payment plan options.*
- *Your award letter may change through the verification process. If you are selected for verification and the process is not complete, any federal aid will not disburse to your account and may affect your out of pocket costs. Please contact our office if you have any questions concerning your verification documents.*



## **Private Loans**

Private (or “alternative”) loans are provided by outside companies, usually banks, for educational expenses. These loans are credit-based and will often require you to have a valid cosigner in order to qualify. Interest rates are market-based, and can be either fixed or variable. You are encouraged to maximize your federal loan usage before you turn to private loans for funding. A list of common lenders can be viewed at [www.uiw.edu/finaid](http://www.uiw.edu/finaid) under Loan Assistance.

## **State Loans**

State loans, like private loans, are credit-based and may require a cosigner. However, state loans *generally* offer more favorable terms than other alternative loans. Again, you are encouraged to maximize your federal loans before you borrow state loans.

## **Satisfactory Academic Progress Policy**

The Higher Education Amendment of 1965, as amended, mandates institutions of higher education to establish minimum standards of “Satisfactory Academic Progress” for students receiving financial aid. UIW makes its standard applicable to all federal, state, and institutional financial assistance programs for the purpose of maintaining a consistent policy for all students receiving financial assistance.

To make Satisfactory Academic Progress (SAP), you must meet all of the following standards:

## *Academic Standards/ Cumulative GPA*

You must maintain a cumulative GPA minimum requirement at the end of each academic year for all credit hours, including hours attempted at previous universities (undergraduates 2.0; graduate students 3.0). If the cumulative GPA drops below the minimum requirement, you will no longer be eligible for financial assistance, unless you appeal.



## *Enrollment Status/ Completion Rate*

During the academic year (summer, fall and spring) you must successfully complete a minimum of 75% of all attempted coursework, including hours attempted at previous universities. If the number of completed hours drops below 75% of attempted hours, you will no longer be eligible for financial aid. (See completion definitions above).

### **Examples:**

- a. *If you attempt (registers for) 24 credit hours in an academic year, you must complete a minimum of 18 credit hours ( $75\% \times 24 = 18$ ) in order to make SAP for the year. NOTE: All partial credit hours will be rounded down to the nearest hour.*
- b. *If you attempt 36 credit hours, you must complete a minimum of 27 credit hours ( $75\% \times 36 = 27$ ) to be making SAP.*
- c. *If at the end of the second year you have attempted 60 credit hours, you must have completed a minimum of 45 credit hours ( $75\% \times 60 = 45$ ) to be making SAP.*

## *Maximum Time Frames*

The number of credit hours you must attempt may not exceed 150% of the number of credit hours required for graduation in your program of study, as published in the University Bulletin.

That is, if the published number of hours required for graduation is 120, you may not attempt more than 180 credit hours ( $120 \times 1.5 = 180$ ) and continue to receive financial assistance. All periods of enrollment must be considered, even those for which you did not receive financial aid, as well as hours transferred in from another school. If the number of attempted hours reaches 150% of the hours required for graduation, you will no longer be eligible for financial assistance.

Attempted hours include all registered hours per semester whether or not you earn a grade or receive credit.

The following are considered hours attempted, but not completed:

- a. *“F” grades for undergraduate students, “D” or “F” grades for graduate students*
- b. *“AU” Audited courses*
- c. *“W,” or “IP” grades*

Completed hours include all semester hours for which you earn a grade:

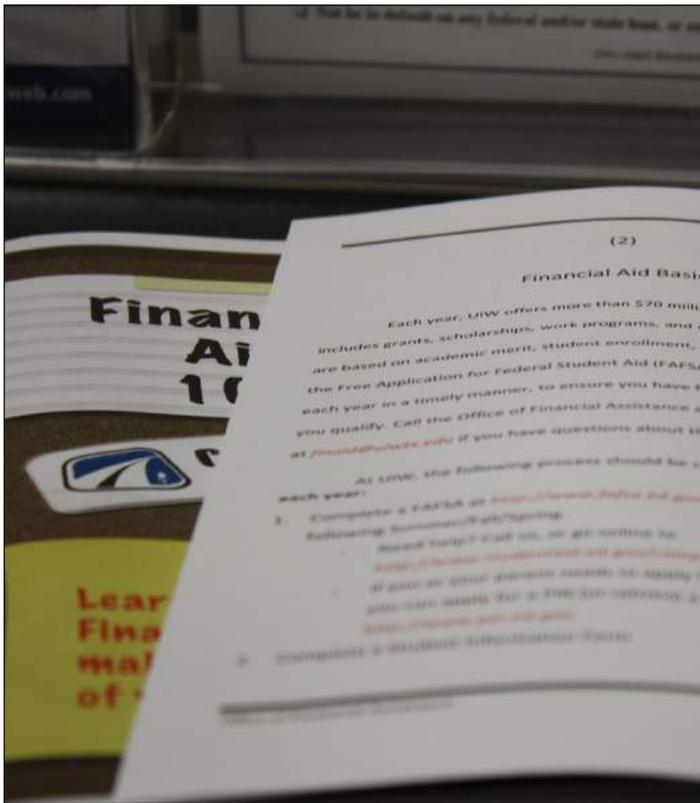
- a. *“A” through “D” grades for undergraduate students*
- b. *“A” through “C” grades for graduate students*
- c. *“P” passing with credit*
- d. *All transfer hours accepted for credit*



## Review Policy

At the end of each academic year (end of the spring semester), the Office of Financial Assistance will review the progress of each financial aid recipient for SAP. You will be reviewed to ensure that you are meeting the following criteria:

1. *Cumulative GPA of 2.0 or higher (undergraduates) or, cumulative GPA of 3.0 or higher (graduate students).*
2. *Successful completion of at least 75% of all attempted coursework for all periods of enrollment (cumulative), even those for which you did not receive financial assistance.*
3. *Total attempted hours not to exceed 150% of the published length of the program of study.*



## Financial Aid Termination

In the event that you do not meet the requirements for SAP, you will be placed on Financial Aid Termination. This means that you will not be eligible for any type of federal, state, or institutional aid until you have returned to Satisfactory Academic Progress or successfully completed the appeal process.

## Conditions for Reinstatement

If your eligibility for financial aid has been terminated, you may appeal the decision in writing to the Office of Financial Assistance if you believe that you had extenuating circumstances which led to their unsatisfactory progress. The Office of Financial Assistance will notify you in writing of the decision.

Appeals for the reinstatement of financial aid eligibility must include:

1. *A completed Satisfactory Academic Progress Recovery Packet*
2. *A letter from you documenting the extenuating circumstances; for example, personal illness, medical problems, or death in the family. This letter should provide a detailed explanation of the situation. If you have exceeded the maximum time frame and are appealing based on a change of major, If you have exceeded the maximum time frame and submit a new program of study or degree plan which indicates the number of hours remaining to be taken in the new major. You must also provide a degree printout (if available), or a statement from your academic advisor indicating the number of credit hours from the previous major, or which were transferred in, that will apply to the new major. This information can be included with the Satisfactory Academic Progress Recovery Packet.*

Should your appeal be approved, you will be required to agree to an academic plan and must meet the SAP requirements or meet the requirements of the academic plan by the end of the following semester in order to continue receiving financial assistance. In circumstances where you are meeting neither requirement by the end of the next semester you will be placed on Financial Aid Termination and will not be eligible for further aid until you are once again meeting the initial SAP requirements. Subsequent appeals after termination must include new information as to why you were unable to meet the terms of the Academic Plan Agreement.

Should you be placed on Financial Aid Termination because you did not meet the GPA or Enrollment Status requirement, you may do the following if you decide not to appeal, or if your appeal is not approved:

1. You may attend UIW without financial assistance until you meet the SAP requirements for both cumulative GPA and cumulative completion requirements.
2. Apply for various alternative loan programs available to help meet the costs of tuition.

**Relevant Forms (available at <http://www.uiw.edu/finaid/forms.html>):**

1. Satisfactory Academic Progress Recovery Packet
2. DegreeWorks printout from BannerWeb



### **Loan Counseling Information**

Loan counseling is required for all first-time borrowers before you borrow any loans, and at any time you drop below half-time minimum enrollment, stop attending entirely, or graduate. Access entrance and exit counseling links for federal loans at <http://www.uiw.edu/finaid/>. Understanding the repayment process for your federal student loans can go a long way toward building a solid financial foundation. Get all the information you need to manage repayment of your student loans at <http://studentaid.ed.gov/repay-loans>.

If you don't make a payment on time or if you miss making a payment, your loan is **delinquent** and late fees may be assessed. Even if you are delinquent on your loan, you may still be able to avoid **default**, so it's important that you contact your loan servicer immediately.

Know who you owe! Learn about loan servicers and how to determine who your loan servicer is online at <http://www.nslds.ed.gov>.

### **Deferment and Forbearance:**

Deferment and forbearance offer a way for you to temporarily postpone or lower your loan payments while you're back in school, in the military, experiencing financial hardship, or in certain other situations. Find out more about deferment and forbearance at <http://studentaid.ed.gov/repay-loans/deferment-forbearance>.



### **iGrad™**

iGrad™ is a financial literacy program provided to UIW students and staff free of charge. It is an interactive program that will present dynamic content to you based on your preferences, including articles, courses, and loan trackers. Learn valuable financial skills to stay on track with your student loan payments and make the smartest choices with your money—now and in the future.

You may access iGrad™ through the MyWord portal or directly at <http://uiw.edu/finaid/managemoney.html> for loan advice, career services assistance, scholarship and internship searches, and even a live chat with loan experts.

## Frequently Asked Questions

### *I completed my FAFSA, what happens now?*

After your FAFSA is processed and the results are electronically sent to UIW, you will be notified via regular mail, Cardinal Mail and/or BannerWeb of any additional forms needed. Additional documentation required by UIW must be submitted prior to disbursing (and in some cases, packaging) your aid. As long as you are registered for classes and all of your processing is complete, funds will be disbursed to your account the day classes begin. Grant and loan funds may be delayed and/or decreased if you are enrolled less than full time at the time of disbursement.

### *How do I apply for federal/state grants and loans?*

The Office of Financial Assistance uses the FAFSA application to award any federal/state grants and loan amounts you are eligible for. The FAFSA website is [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

### *What documents am I missing to complete my financial assistance?*

Log into your BannerWeb account via the MyWord portal and view required documents. Instructions to log into MyWord are on page 13.

### *How long does the awarding process take?*

It usually takes 3-7 business days from the time your financial assistance application is complete to the time the award occurs.

### *How many hours do I need to enroll to receive financial assistance?*

UIW grants, UIW scholarships, State grants and/or federal grants (other than Pell) require full-time enrollment. The federal Pell grant is awarded based on full-time enrollment. If you are enrolled less than full-time, your Pell grant will be prorated accordingly. You must be enrolled at least half-time (6 hours undergraduate, 3 hours graduate) in a degree seeking program to receive federal loans, work-study, or Pell grant.



### *How and when will I receive my financial aid?*

Financial aid is disbursed to your student account on the first day of class each semester, provided your financial aid file is complete and you have registered at least half-time for loans, and full-time for most grants and scholarships. Refunds are mailed (or direct-deposited) through the Business Office after the 100% drop deadline has passed.

### *How do I accept my student loans?*

In order to accept your student loans, you must complete Entrance Counseling and sign your Master Promissory Note (MPN) at <https://studentloans.gov>. If you wish to decline or reduce your loans, please contact our office so that we may make the change for you.

### *What summer aid is available?*

During the summer months, you may use the Federal Pell grant (if eligible) and student loans (if you are enrolled at least half-time). In order to apply for summer aid, you must complete the FAFSA for the new financial aid year. Our office also requires the Summer Application for financial aid, which is made available on-line each year once summer registration begins. **Summer at UIW is the beginning of the aid year and will require the new year's FAFSA. Aid utilized in Summer will also reduce Fall/Spring aid.**



### *Why am I not always able to get through when I call?*

During peak times, our phone lines often stay busy. Most questions can be answered by checking your account status online. Instructions to log into MyWord begin in the section entitled, The Student Portal, MyWord. Missing information is listed on your award

letter and you will receive periodic reminders via email. If you need immediate assistance, you may stop by the office (walk-ins 8 a.m. – 5 p.m., Monday – Friday). You may also reach us via email ([finaid@uiwtx.edu](mailto:finaid@uiwtx.edu)).

### *How do I check my balance?*

You may view your balance online through BannerWeb, or the MyWord portal by logging in and clicking on the UIWe-Payment center. Invoices are updated on a regular basis, but the actual balance due is always displayed in real-time.

### *Can I set up a payment plan?*

Yes, payment plans are offered through the UIW Business Office. Payment plans are 0% interest, and require a \$50 per semester setup fee. Apply for a payment plan on-line through the UW E-payment center after you have registered each semester.

### **The Student Portal, MyWord**

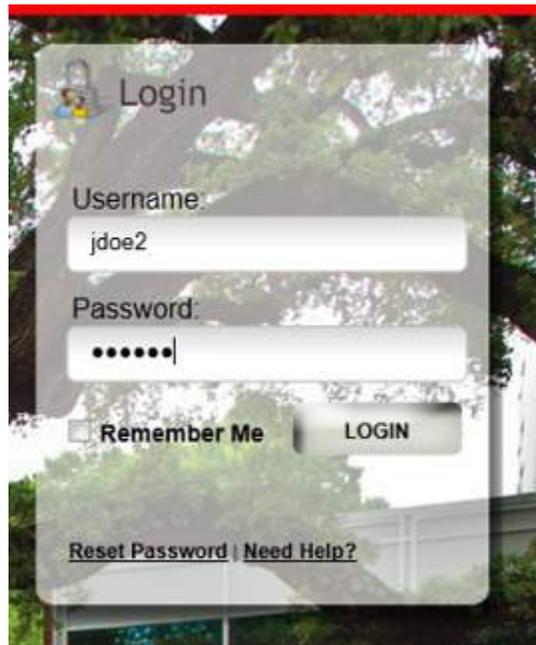
The student portal, called MyWord, provides single sign-on access to most of the academic and technology-related tools you will use at UIW (e.g., Cardinal Mail, Blackboard, BannerWeb, etc.) as well as social sites such as Facebook. The portal also provides easy access to student account and course information. Log in at <http://my.uiwtx.edu>.

The UIW Office of Financial Assistance will communicate with you through Cardinal Mail and BannerWeb, so it is very important that you check these accounts on a regular basis.

### **Login and Password for the MyWord portal will be the same as your Cardinal Mail/network account.**

For example, if your Cardinal Mail account is [jdoe2@student.uiwtx.edu](mailto:jdoe2@student.uiwtx.edu), you will sign in with:

Username: jdoe2  
Password: 123456



### **To reset your password:**

If you have previously signed into the MyWord portal and have set up your security questions, you can reset your own password. Please note that this password is also used to sign into Cardinal Mail, Blackboard, and the UIW wireless network as well as campus computers.

### **For portal login issues contact:**

UIW Help Desk, On Campus: ext. 2721, Local: 210-829-2721, Toll-free: 866-614-5043, Email: [helpdesk@uiwtx.edu](mailto:helpdesk@uiwtx.edu)



# Financial Aid at a Glance

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## [Apply for Aid](#)

Complete a Free Application for Federal Student Aid at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) after October 1 each year. You may apply for or retrieve your Federal Student Aid (FSA) ID at [www.fsaid.ed.gov](http://www.fsaid.ed.gov). The UIW School Code is 003578. Once your completed FAFSA is received, and you are admitted to UIW, we will mail you an award letter indicating your aid eligibility. You will be able to view your award online through BannerWeb or MyWord once you are registered.

## [Apply for Outside Scholarships](#)

We have many outside scholarship searches and links available online at [www.uiw.edu/finaid](http://www.uiw.edu/finaid) under the “Grants and Scholarships” tab.

## [Accept Your Awards](#)

Be sure to read your award letter carefully, and complete any additional requirements necessary to finalize your aid award. The Office of Financial Assistance will notify you concerning outstanding requirements via Cardinal Mail, your award letter, or in a separate tracking letter. All required forms are available in our office, can be downloaded at [www.uiw.edu/finaid](http://www.uiw.edu/finaid) under “Forms,” or be accessed directly through your BannerWeb or MyWord accounts.

Keep in mind that your award letter is not your bill – your actual charges may be more or less than the aid awarded. You may view your bill on-line in MyWord, by clicking on the UIW ePayment Center link.

Remember to notify us if you choose to reduce or decline any of the loans or other aid that has been offered.

## **Notify the OFA of any outside resources you are expecting, or changes to your housing or enrollment**

Financial aid awards may be adjusted if any reported FAFSA information changes, or if you receive outside resources (i.e. VA benefits, Resident Assistant waiver, Graduate Assistant, discounts, outside scholarships, waivers, employer-paid tuition, etc.). You must notify our office of any outside resources.



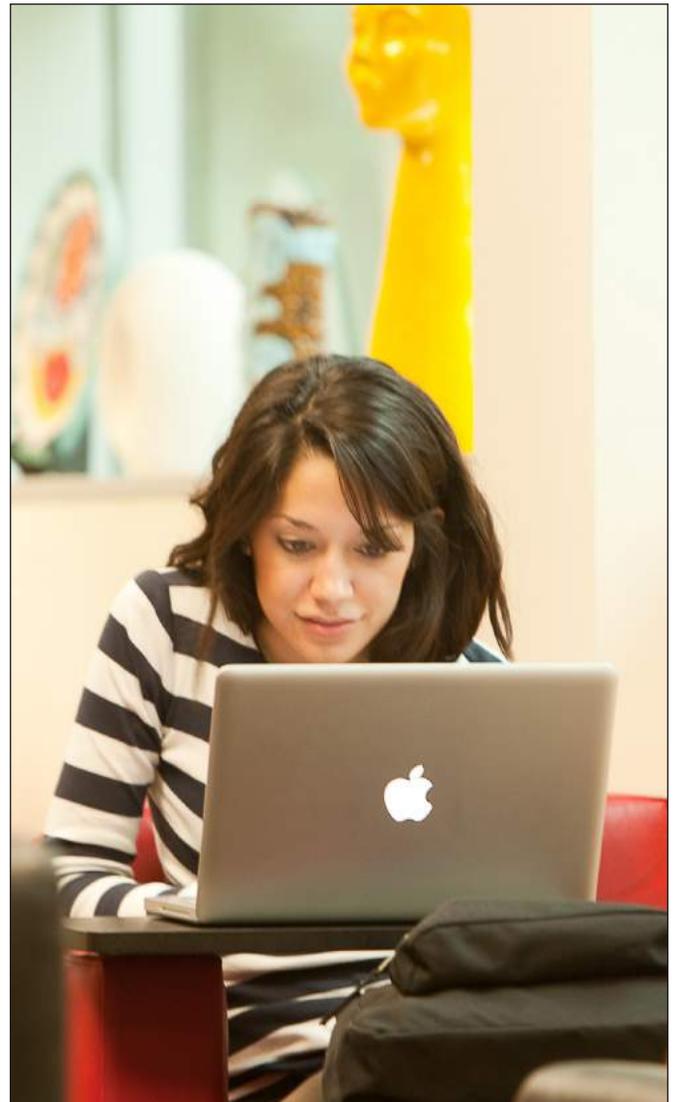
## **Check your Cardinal Mail**

Once your Cardinal Mail is activated, we will use this email for important reminders and notifications. **Remember to check your Cardinal Mail regularly!** Your email account will be set up once you have paid your confirmation fee.

## **Register for Courses**

Undergraduate students must enroll full-time (12+ credit hours) in degree-seeking main campus coursework every semester to receive UIW Grants, UIW Scholarships, State grants and/or Federal grants (other than Pell).

Enroll at least half-time (6+ credit hours) in a degree-seeking program to receive federal loans, work-study or Pell grant (if eligible). All other funds require full-time enrollment.



## **Verify your billed charges**

You may view your invoice(s) and remaining balance in the UIW ePayment Center (access via the MyWord portal). Waive health insurance charge (if you are covered by other valid health insurance) at [www.uiw.edu/busoff/waivers.html](http://www.uiw.edu/busoff/waivers.html) starting July 1 each year. The waiver deadline is usually the 15th of September (unless otherwise published in the academic calendar).

Add a parking pass if you will be parking on campus (charged annually.)

## **Estimate any out of pocket expenses**

Compare your accepted awards to your bill to see if you need additional funding, or if you will have excess funds. Should you decide to borrow a student loan, we recommend borrowing only what you need to cover your tuition.

## **Set up a payment plan**

Students with a remaining balance (before or after loans) may choose to set up a payment plan online through the MyWord Portal by clicking on e-Payment Center, or at <http://www.uiw.edu/busoff/how2pay.htm>. Questions about payment plans may be addressed through the Business Office at (210) 829-6043.

## **Apply for Work-study positions (optional)**

Work-study is not a guaranteed fund – students must apply for and be hired for positions. To learn more about work-study and see a list of available positions, please visit <http://www.uiw.edu/finaid/wkpgeligibility.html>.

## **Accept your loans (optional)**

If you plan to accept student loans, remember to complete the Entrance Counseling and the Master Promissory Note (MPN) online at <https://studentloans.gov>.



Be sure to account for federal loan origination fees when estimating your final totals. For example, the origination fee as of 10/1/2018 on Direct Subsidized/Unsubsidized loans is 1.062%\*. For a loan of \$1750.00 per semester, this results in a fee of \$19 (rounded) per semester, with a net loan disbursement of \$1731.00 per semester. \*Subject to legislative change every July 1.

## **Apply for additional funding (optional)**

Parents of dependent undergraduate students may apply for a Parent PLUS Loan on-line at <https://studentloans.gov> or via paper application (available in the Office of Financial Assistance.)

Graduate students may apply for a Graduate PLUS Loan on-line at <https://studentloans.gov>.

You may also apply for outside (private) educational loans to cover any remaining expenses.





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