PRIOR TO FALL 2020

☐ COMPLETE ANY OUTSTANDING FINANCIAL AID REQUIREMENTS
Our office will notify you of outstanding requirements via Cardinal e-mail and BannerWeb. Required forms are available in BannerWeb or can be downloaded at www.uiw.edu/finaid under “Forms”.

Securely send your documents to the Office of Financial Assistance using the file uploader tool online at www.uiw.edu/finaid/forms.html. Access BannerWeb through Cardinal Apps, or by following the instructions provided at https://www.uiw.edu/finaid/ofa.html

☐ VERIFY YOUR BILLED CHARGES
Review your invoice prior to each semester to make sure your charges are correct. Compare your accepted awards to your bill to determine if you need additional funding, or if you will have excess funds. Should you decide to accept loans, we recommend borrowing only what you need to cover your tuition and direct costs.

☐ HEALTH INSURANCE (WAIVE IF ELIGIBLE)
It is required for full-time main campus students to have health insurance. If you are insured, complete the annual waiver at www.uiw.edu/busoff/waivers.html before Sept. 13, 2020. You will need to submit the waiver each academic year before the posted deadline, if eligible. Contact the Business Office to verify completion.

☐ REQUEST PARKING PERMIT
Students may register their vehicle online on Cardinal Cars via Cardinal Apps.

☐ SUBMIT OUTSIDE SCHOLARSHIPS
Outside scholarships can be mailed to:
University of the Incarnate Word, Office of Financial Assistance
4301 Broadway, CPO 308, San Antonio, TX 78209

☐ ACCEPT/DECLINE FEDERAL STUDENT LOANS
- To accept Federal student loans for the first time, you will need complete Loan Entrance Counseling and Loan Agreement (MPN) at studentaid.gov. Please note that once you accept student loans, they will automatically be accepted each following year.
- To decline or adjust student loans, you can complete the Loan Change Request Form at: www.uiw.edu/finaid/loanchange.html.

☐ REVIEW ADDITIONAL PAYMENT OPTIONS (IF APPLICABLE)
- Monthly Payment Plan
You can enroll in a payment plan through the ePayment Center. Contact the Business Office for more details.

- Parent PLUS Loan
Parents of dependent undergraduate students may apply for a Parent PLUS Loan online at studentloans.gov.

- Private Loan Options
You may also apply for a private or state loan; however, you may be required to have a credit-worthy cosigner.

- Veteran Education Benefits
Contact the UIW Veteran Affairs Office for more information at veterans@uiwtx.edu.

- Military Discounts
Qualified military students and dependents may be eligible for tuition discounts. Contact the Business Office for more details at busad@uiwtx.edu.

- College Savings Plan
Submit payment to the Business Office each semester after charges have been verified.
FALL 2020

☐ **REGISTER YOUR IGRAD ACCOUNT**
It is time to register your iGrad account! As a UIW student, you need to register for this interactive and adaptive online financial wellness platform. Registration is available now by clicking the “iGrad Financial Literacy” option from your launchpad in the Cardinal Apps.

iGrad personalizes financial information for your specific situation, based on the questions you answer and the content you access. iGrad includes a loan tracking tool to prepare you for loan payments after graduation, scholarship search engine, budgeting tools, live counselors, and a job/internship search module.

☐ **REQUEST BOOKSTORE CREDIT (IF ELIGIBLE)**
Bookstore credit can be awarded to students who will have **excess in guaranteed financial assistance** to purchase books at the University Bookstore. Bookstore credit will reduce the amount of your anticipated refund, and a student ID card is required. Contact the Office of Financial Assistance for more information.

☐ **APPLY FOR A FEDERAL WORK-STUDY JOB (OPTIONAL)**
The Federal Work-Study Program provides part-time employment opportunities to students with financial need, allowing you to earn money to help supplement the costs of a postsecondary education. Earnings will be paid directly to you unless an automatic payment toward tuition and fees is requested.

  • **DETERMINE IF YOU QUALIFY FOR WORK-STUDY**
  In order to qualify for work-study, you must indicate interest in being considered for work-study on the FAFSA and demonstrate financial need. If you do not qualify for work-study, you can apply for a student employment position which allows a department to hire you with university funds.

  • **HOW TO APPLY FOR A JOB**
  A work-study award does not guarantee job placement. Search for jobs at [https://jobs.uiw.edu/](https://jobs.uiw.edu/)

☐ **APPLY FOR ADDITIONAL SCHOLARSHIPS**
For additional scholarship opportunities, visit [www.uiw.edu/finaid/scholarships.html](http://www.uiw.edu/finaid/scholarships.html)

☐ **RENEW 2021-2022 FAFSA**
Starting October 1, 2020 the 2021-22 FAFSA will be available at [https://studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa). Resubmit the FAFSA, using 2019 tax information, to determine aid eligible for Summer 2021 – Spring 2022.

☐ **MAINTAIN ELIGIBILITY**
To receive financial aid, you must meet the Satisfactory Academic Progress (SAP) requirements:

  • Successfully complete a minimum of 75% of all attempted coursework, including transferred hours
  • Maintain a cumulative GPA of 2.0 for undergraduate students
  • Not exceed 150% of the number of hours required for graduation

Students awarded the Texas Equalization Grant (TEG) must also maintain a minimum 2.5 GPA, complete 24 credit hours and 75% of attempted hours per academic year.

☐ **STAY CONNECTED**
Important reminders and notices will be communicated to you via Cardinal e-mail or posted as an online resource on our webpage or social media accounts. Be sure to stay connected to keep up with events, upcoming deadlines, scholarship opportunities, loan information, and forms:

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:finaid@uiwtx.edu">finaid@uiwtx.edu</a></td>
<td><a href="http://www.uiw.edu/finaid">www.uiw.edu/finaid</a></td>
<td>UIWFiscalAssistance</td>
<td>UIWFiscalAid</td>
<td>UIWFiscalAid</td>
</tr>
</tbody>
</table>