



**FINANCIAL AID
AWARD PACKAGE**



2021 - 2022

School of Professional Studies (SPS)



WELCOME

FROM THE OFFICE OF FINANCIAL ASSISTANCE AT
THE UNIVERSITY OF THE INCARNATE WORD

We are excited to partner with you on this academic journey! Our office is committed to helping you understand the aid application process, assisting in estimating your costs, and providing information on eligibility programs to help make your education affordable and reduce any financial barriers you may have. A successful partnership with you will ensure that your aid is delivered in a timely manner and that you are given every opportunity to maximize all aid options.

Our goal is to help you progress on schedule, in order for you to graduate with the lowest cost and smallest debt possible, and before your aid eligibility expires. Additional information is available online at www.uiw.edu/finaid, or you can contact us at finaid@uiwtx.edu or (210) 829-6008. We look forward to working with you!

Best Wishes,
UIW Office of Financial Assistance

YOUR AWARD LETTER

The award letter details the financial aid UIW is offering you this academic year, Summer 2021, Fall 2021 and Spring 2022. Aid for students attending the UIW School of Professional Studies (SPS) is awarded per semester, which is made up of two eight-week terms. Please note that this offer could change if information on your FAFSA is corrected as part of a verification review, or if you receive additional funding, such as veteran's assistance or outside scholarships. Review your award letter to determine if your anticipated aid will cover your courses each semester.

SAMPLE AWARD LETTER

Undergraduate

2021 - 2022 Awards	Summer 2021	Fall 2021	Spring 2022	TOTAL
Subsidized Loan	\$1,166	\$1,167	\$1,167	\$3,500
Unsubsidized Loan	\$2,000	\$2,000	\$2,000	\$6,000
Federal Pell Grant	\$3,248	\$3,248	\$3,248	\$9,744
Total Awards	\$6,414	\$6,415	\$6,415	\$19,244

2021 - 2022 Awards	Summer 2021	Fall 2021	Spring 2022	TOTAL
Subsidized Loan	\$1,833	\$1,833	\$1,834	\$5,500
Unsubsidized Loan	\$2,333	\$2,333	\$2,334	\$7,000
Total Awards	\$4,166	\$4,166	\$4,168	\$12,500

2021 - 2022 Awards	Summer 2021	Fall 2021	Spring 2022	TOTAL
Subsidized Loan	\$1,166	\$1,167	\$1,167	\$3,500
Unsubsidized Loan	\$2,000	\$2,000	\$2,000	\$6,000
Total Awards	\$3,166	\$3,167	\$3,167	\$9,500

Graduate

2021 - 2022 Awards	Summer 2021	Fall 2021	Spring 2022	TOTAL
Unsubsidized Loan	\$6,833	\$6,833	\$6,834	\$20,500
Graduate PLUS Loan (Credit Based)	\$5,307	\$5,307	\$5,306	\$15,918
Total Awards	\$12,140	\$12,140	\$12,140	\$36,420

Doctoral

2021 - 2022 Awards	Summer 2021	Fall 2021	Spring 2022	TOTAL
Unsubsidized Loan	\$6,833	\$6,833	\$6,834	\$20,500
Graduate PLUS Loan (Credit Based)	\$5,690	\$5,691	\$5,691	\$17,072
Total Awards	\$12,523	\$12,524	\$12,525	\$37,572

2021 - 2022 TUITION AND FEES

The UIW School of Professional Studies offers accelerated online, classroom and blended courses for undergraduates, graduates and doctoral students at affordable rates. The tuition and fees outlined below are effective for the 2021 - 2022 academic year. You can use this information to budget for your annual costs based on your anticipated enrollment. Examples have been provided on the next page.

TUITION RATES

2021 - 2022 Costs	Undergraduate	Graduate	Doctoral
SPS - Online	\$540 per credit hour 3 credit hours = \$1,620	\$1,030 per credit hour 3 credit hours= \$3,090	\$1,060 per credit hour 3 credit hours= \$3,180
SPS - Classroom	\$435 per credit hour 3 credit hours = \$1,305	\$1,030 per credit hour 3 credit hours= \$3,090	\$1,060 per credit hour 3 credit hours= \$3,180

FEES

- Records fee of \$40 (one-time charge)
- Graduation Fee of \$50 (one-time charge)
- Some programs may also have fees for specific courses



FINANCIAL PLANNING

Review your award letter and verify if your aid will cover your anticipated enrollment for the aid year. The flexibility that the UIW School of Professional Studies offers allows you to choose a schedule that works best for you! Examples below will help determine the number of hours your aid will cover.

Example A: Online Undergraduate Student Awarded \$9,500	
Total Financial Aid Awards Summer 2021 - Spring 2022	Federal Student Loans \$9,500 Federal Student Loans require half-time enrollment during a semester
Tuition Rate per Hour	\$540 (Online Undergraduate)
Total Courses Covered for Aid Year	Financial Aid: \$9,500/Tuition Rate: \$540 = 17.59 hours (completely covers five courses)

Example B: Classroom Undergraduate Student Awarded \$12,500	
Total Financial Aid Awards Summer 2021 - Spring 2022	Federal Student Loans \$12,500 Federal Student Loans require half-time enrollment during a semester
Tuition Rate per Hour	\$435 (Classroom Undergraduate)
Total Courses Covered for Aid Year	Financial Aid: \$12,500/Tuition Rate: \$435 = 28.74 hours (completely covers nine courses)

Example C: Graduate Student Awarded \$20,500	
Total Financial Aid Awards Summer 2021 - Spring 2022	Federal Student Loans \$20,500 Federal Student Loans require half-time enrollment during a semester
Tuition Rate per Hour	\$1,030
Total Courses Covered for Aid Year	Financial Aid: \$20,500/Tuition Rate: \$1,030 = 19.9 hours (completely covers six courses)

Example D: Doctoral Student Awarded \$20,500	
Total Financial Aid Awards Summer 2021 - Spring 2022	Federal Student Loans \$20,500 Federal Student Loans require half-time enrollment during a semester
Tuition Rate per Hour	\$1,060
Total Courses Covered for Aid Year	Financial Aid: \$20,500/Tuition Rate: \$1,060 = 19.3 hours (completely covers six courses)

UNDERGRADUATE STUDENTS

- Pell Grant (if eligible) is awarded based on full-time enrollment and will be prorated if enrollment is below full-time.
- Federal loans are awarded based on half-time enrollment and will have a small origination (processing) fee deducted by the Dept. of Education before the funds are applied.

GRADUATE/DOCTORAL STUDENTS

- If you plan on enrolling more than half-time (three hours), you will want to notify the Office of Financial Assistance to adjust your aid.
- Federal loans are awarded based on half-time (three hours) enrollment and will have a small origination (processing) fee deducted by the Dept. of Education before the funds are applied.

Students wanting to take more courses than financial aid covers will need to arrange for other options such as a payment plan, private loan, outside scholarships or employer tuition assistance.

SCHOLARSHIPS AND GRANTS

Scholarships and grants are forms of gift aid, which is funding that does not need to be repaid.

SCHOLARSHIPS

Private scholarships are usually awarded by private foundations, community foundations, non-profit organizations and for-profit corporations. A list of scholarship opportunities can be found at www.uiw.edu/finaid/scholarships.html.

GRANTS

Grants are need-based funds that do not have to be repaid. The Federal Pell Grant is awarded to eligible undergraduate students based on their financial need, determined by the FAFSA submission each year. The grant is awarded based on full-time enrollment and is prorated if enrollment is below full time during the semester. Students receiving Pell Grant in the first term of the semester will receive additional Pell Grant for the second term course(s) only upon successful completion of the first term course(s). Courses dropped or not passed in the second term will impact funds for the second term.

PELL GRANT PRORATION EXAMPLE

Maximum Pell Grant Award Per Semester (Based on enrollment and full eligibility)

12+ Credit Hours	9-11 Credit Hours	6-8 Credit Hours	1-5 Credit Hours
\$3,248	\$2,436	\$1,624	\$793



FEDERAL DIRECT LOANS

Federal Loans are offered to fill the gap between direct costs and gift aid. These loans are not credit-based, and the amounts are based on grade level. To be eligible for federal loans, you must be enrolled and attending at least half time. Students will receive disbursements for federal loans when they attend at least half time for the overall semester. Refer to the table below for half time enrollment requirements.

	Undergraduate	Graduate	Doctoral
Full Time	12 undergraduate hours	6 graduate hours	6 graduate hours
Half Time	6 undergraduate hours	3 graduate hours	3 graduate hours

UNDERGRADUATE ENROLLMENT EXAMPLES

Below are enrollment examples which will help you determine if you meet the enrollment requirement for loans:

Fall I	Fall II	Half Time?	Loan Disbursement
3 hours	3 hours	Yes, at Fall II	Yes, at Fall II
6 hours	3 hours	Yes	Yes, all funds released in Fall I
None	3 hours	No	No
3 hours	None	No	No
3 hours	6 hours	Yes, at Fall II	Yes, at Fall II
6 hours	6 hours	Full Time	Yes, all funds released in Fall I

ACCEPTING YOUR FEDERAL STUDENT LOANS

To accept student loans, log into www.studentaid.gov using your FSA ID to complete Loan Entrance Counseling and the Master Promissory Note (MPN).

ENTRANCE COUNSELING

- Click Complete Entrance Counseling
- Read the information and answer the questions
- Complete and submit counseling

MASTER PROMISSORY NOTE

- Click on Complete Master Promissory Note
- Start the MPN for Subsidized/Unsubsidized Loans
- Review the information and then sign and submit

FEDERAL STUDENT LOAN OPTIONS

Subsidized Loans are offered to undergraduate students with financial need, as determined by the FAFSA. Subsidized Loans do not accrue interest while you are attending at least half time or during deferment periods. Repayment begins six months after graduation, or after you leave school or drop below half time.

Unsubsidized Loans are offered to undergraduate, graduate and doctoral students; there is no requirement to demonstrate financial need. Unsubsidized Loans gather interest while attending school as well as during deferment periods. Repayment begins six months after graduation, or after you leave school or drop below half time.

OTHER OPTIONS

You can choose to use one of the following options for balances not covered by financial aid:

FEDERAL GRADUATE PLUS LOAN

Graduate and doctoral students can apply online at www.studentaid.gov.

PRIVATE EDUCATION LOANS

Private loans are offered by private lenders, such as a bank, online lender, or credit union, and there are no federal forms to complete.

MONTHLY PAYMENT PLAN

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

VETERAN EDUCATION BENEFITS

Contact the UIW Military and Veteran Center for additional information: veterans@uiwtx.edu

MILITARY DISCOUNTS

Qualified military students and dependents may be eligible for tuition discounts. Contact the Business Office for more information: busad@uiwtx.edu

EMPLOYEE TUITION ASSISTANCE

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

MAINTAINING YOUR ELIGIBILITY

To receive financial aid, you must meet the Satisfactory Academic Progress (SAP) requirements. SAP standards ensure that students are successfully completing their coursework.

TO MAINTAIN YOUR ELIGIBILITY FOR FINANCIAL AID, YOU MUST

- Successfully complete a minimum of 75% of all attempted coursework, including transferred hours
- Maintain a cumulative GPA of 2.0 for undergraduates and 3.0 for graduate/doctoral
- Not exceed 150% of the number of hours required for graduation

DROPPING A COURSE OR WITHDRAWING FROM SCHOOL

- Paying for credit not earned
- Possible return of aid
- Possible inability to transfer
- Possible loss of aid eligibility
- Takes longer to graduate

BENEFITS OF GRADUATING ON TIME

- Lower overall cost
- Maximize your aid
- Borrow less in student loans
- Advance to additional studies or employment
- Start earning sooner!

WAYS TO STAY ON TRACK TO GRADUATE ON TIME

- Take advantage of the different resources offered to you such as: Student Success, Counseling Services, Online Writing Center, Disability Services, etc.
- Review your degree plan
- Get to know your academic advisor and instructors
- Budget your money and manage your time



ONLINE TOOLS

Students have access to online tools through BannerWeb and the Cardinal Apps. These tools will allow you to manage your personal, academic and financial information.

BANNERWEB

To access BannerWeb and view your missing requirements, visit www.uiw.edu/finaid/ofa.html. Enter your UIW student ID as your user ID (Example: if your PIDM is W01234567 enter, 1234567). Use your date of birth (MMDDYY) as your initial PIN and then change your PIN after you log in. You may contact the Help Desk for assistance at helpdesk@uiwtx.edu or (210) 829-2721.

1. Click the Financial Aid tab to view your aid and missing requirements
2. View your missing documents
3. Select Summer 2021/Fall 2021/Spring 2022 as the aid year
4. View items to complete your file

CARDINAL APPS

Students may access the Cardinal Apps from the UIW Home Page www.uiw.edu (click on current students). Login and password for the Cardinal Apps will be the same as your Cardinal Mail/network account.

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

Username: jdoe2

Password: 1234567 (initial password will be your student ID number)

Cardinal Apps will allow you to access your Cardinal Mail and the UIW e-Payment Center.

Cardinal Mail

- The Office of Financial Assistance will send reminders to your UIW email address
- Check regularly for important information

UIW e-Payment Center

- Review your current invoice
- Make online payments
- Sign up for a monthly payment plan



FAQS

1. How will my aid be divided between each semester?

Your financial aid is divided evenly between summer, fall and spring. Review the aid you have been awarded per semester when planning your enrollment and/or reviewing your bill – you may not have enough aid available to cover the entire cost of your intended enrollment. Please contact the Office of Financial Assistance for help in determining your anticipated balance (if any) based on your intended enrollment and to discuss options. If you add hours after receiving your aid for the semester, you may not have any remaining aid eligibility.

EXAMPLE: UNDERGRADUATE STUDENT REGISTERED SUMMER, FALL, SPRING

	Summer 2021	Fall 2021	Spring 2022
Subsidized Loan: \$3,500	Total: \$1,166	Total: \$1,167	Total: \$1,167
Unsubsidized Loan: \$6,000	Total: \$2,000	Total: \$2,000	Total: \$2,000
Total Subsidized + Unsubsidized Loans: \$9,500	Total: \$3,166	Total: \$3,167	Total: \$3,167

2. How do I make adjustments to my loans?

Submit a request online to reduce, increase or cancel your loans: www.uiw.edu/finaid/loanchange.html.

3. I am not attending the summer semester. How will this affect my awards?

Students are typically awarded for the full aid year: summer, fall, and spring. If you decide not to attend summer, please notify the Office of Financial Assistance so that we may adjust your awards.

4. I'm a graduate student needing to take undergraduate prerequisites. Will my aid cover that?

Undergraduate hours do not count towards graduate half-time requirements. However, you may have options to have those hours covered if you are taking at least six hours in a semester and if you have not used all of your undergraduate loan eligibility. Contact the Office of Financial Assistance immediately for options. You may also wish to speak to your academic advisor about other options to take prerequisite courses, especially if you have many to complete.

5. How do I submit missing paperwork?

Documents may be submitted to the Office of Financial Assistance in any of the following ways:

- File upload: access the file upload link online at www.uiw.edu/finaid
- In person: UIW Main Campus, Chapel Building
- Fax: (210) 283-5053
- Mail: University of the Incarnate Word
Office of Financial Assistance
4301 Broadway, CPO 308
San Antonio, TX 78209



OFFICE OF FINANCIAL ASSISTANCE

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San Antonio, TX 78209
www.uiw.edu/finaid

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