



# University Of the Incarnate Word

## 2024-2025 Financial Assistance Options

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### Direct vs. Indirect Costs

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Direct costs, such as tuition, fees, and room and board (if living on campus) are billed to your student account by semester. Main campus, undergraduate tuition is “banded,” meaning the tuition charge is the same for 12-18 hours of coursework.

Indirect costs such as transportation and personal expenses are not billed by UIW, but your aid can help cover those costs if necessary.

Estimated Annual Direct Costs: On Campus: \$51,386      Off Campus: \$37,090

### Grants & Scholarships

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Grants and scholarships are considered free money, or “gift aid” and do not have to be paid back. These funds will be applied towards direct costs first and require full-time (12+ hours) enrollment in main campus undergraduate coursework.

### Federal Work-Study

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Students eligible for Federal Work-Study may apply for a part-time (up to 20 hours per week) position to earn funds that can be used towards tuition and fees, or for personal expenses. Job openings can be found at <https://jobs.uiw.edu/>

### Student Loans

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Loans are offered to fill the gap between direct costs and gift aid. Subsidized and/or Unsubsidized Federal Loans are offered in the student’s name. These loans are not credit-based, and the amounts are based on grade level. It is recommended that you maximize your federal loans before looking into private loans.

To accept/decline your loans online:

- Select the Financial Aid tab in **BannerWeb**
- Select View Your Award by Aid Year and select the aid year (e.g., Fall 2024/Spring 2025/Summer 2025)
- Select Accept Award Offer
- Indicate if you plan to accept or decline your loan offer(s) and submit your decision

If you decide to accept your Federal Direct Loans (Subsidized and/or Unsubsidized), you will also need to complete Loan Entrance Counseling and the Master Promissory Note (MPN) online at <https://studentaid.gov>.

### Other Options

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- |   |   |
|---|---|
| <input type="checkbox"/> Payment plan with the Business Office      | <input type="checkbox"/> Private Loan Options |
| <input type="checkbox"/> Federal Parent PLUS Loan                   | <input type="checkbox"/> Outside Scholarships |
| <input type="checkbox"/> Additional Unsubsidized Loan (PLUS denial) | <input type="checkbox"/> Veteran Benefits     |
| <input type="checkbox"/> College Savings Fund/ Texas Tomorrow       | <input type="checkbox"/> Military Discounts   |

### Cardinal Email

Important reminders and notices will be sent to your Cardinal email.  
Remember to check your Cardinal email regularly.

### Connect With Us

Online resources include scholarship opportunities work-study information, loan assistance and forms.



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



[finaid@uiwtx.edu](mailto:finaid@uiwtx.edu)



[UIWFinancialAssistance](#)



[UIWFinancialAid](#)



[UIWFinancialAid](#)

# Next Steps & Reminders

## Apply for Financial Aid

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Complete a Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov> after October 1 each year. You may create or retrieve your FSA ID at <https://studentaid.gov>. UIW's school code is 003578. Additionally, you can find outside scholarship opportunities online at <http://www.uiw.edu/finaid/scholarships.html>.

## View & Accept Your Awards

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View your awards online via BannerWeb under the Financial Aid tab and "View Your Award by Aid Year". The Award Overview tab will provide a summary of award offers and the Accept Award Offer tab will allow you to accept or decline loans for the year.

## Complete Any Requirements

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Complete any additional requirements necessary to finalize your awards. You will be notified about outstanding requirements via Cardinal email and missing documents will also be listed in BannerWeb under the Financial Aid tab. Forms are available in office, online at <http://www.uiw.edu/finaid> under "Forms," or can be accessed directly via BannerWeb.

## Register for Courses

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Main Campus, undergraduate students must enroll full-time (12+ credit hours per semester) in main campus coursework to receive UIW Grants, UIW Scholarships, State grants and/or Federal grants (other than Pell). Students must be enrolled at least half-time (6+ credit hours) to utilize federal loans or work-study.

## Verify Your Billed Charges

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Be sure to review your invoice prior to the start of the semester. It is mandatory for all full-time main campus students to have health insurance. If you are already insured, complete the insurance waiver online at <http://www.uiw.edu/busoff/waivers.html> prior to the deadline every academic year. Contact the Business Office to verify completion. You will also need to register your vehicle on Cardinal Cars via Cardinal Apps if you plan to park on campus.

## Estimate Any Out-Of-Pocket Expenses

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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 and direct costs.

## Set Up a Payment Plan

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You can enroll in a payment plan (3-5 months) with the Business Office through the ePayment Center. Contact the Business Office for deadlines and more information.

## Accept Your Loans (Optional)

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To accept/decline your loans online:

- Select the Financial Aid tab in **BannerWeb**
- Select View Your Award by Aid Year and select the aid year (e.g., Fall 2024/Spring 2025/Summer 2025)
- Select Accept Award Offer
- Indicate if you plan to accept or decline your loan offer(s) and submit your decision

If you decide to accept your Federal Direct Loans (Subsidized and/or Unsubsidized), you will also need to complete Loan Entrance Counseling and the Master Promissory Note (MPN) online at <https://studentaid.gov>.

Be sure to account for Federal loan origination fees when estimating your final totals. For example, the current origination fee on Subsidized/Unsubsidized loans is 1.057%\*. A \$1,750 loan will have a \$19 fee subtracted, resulting in a net loan disbursement of \$1,731. \*Subject to legislative change

## Apply For Additional Funding (Optional)

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Parents of dependent undergraduate students may apply for a Parent PLUS Loan online at <https://studentaid.gov>. You may also apply for a private or state loan; however, you may be required to have a credit-worthy cosigner.