



YOUR
2025-2026
FINANCIAL
AID OFFER
IS READY
TO VIEW!

UNI

University of
Northern Iowa.

Reviewing the financial aid offer is an important step along the way and the UNI Office of Financial Aid and Scholarships is here to help!

The financial aid offer enclosed is provided as a guide to assist students and families in making decisions about the options available to pay for college. However, to officially accept or decline any other form of financial aid offered, the student will need to log into their MyUNIverse portal, using the directions in the enclosed materials.

We've enclosed a quick guide to understanding the steps to accept your aid offer, as well as some useful information about the various types of financial aid that may be offered. You can also scan the QR codes to find additional information.



FINANCIAL AID OFFER
INFO & REQUIRED
READINGS

105 Gilchrist Hall / finaid.uni.edu / fin-aid@uni.edu / P. 319-273-2700 / F. 319-273-6950





NEXT STEPS

VIEW YOUR OFFER

1. Login to **MyUNiverse** using your **CatID** and **password** (MyUNiverse.uni.edu). First-time users can find your initial username and password instructions in your notification of admission.
2. Click “**Go to my Student Center.**”
3. In the *Finances* section, click on “**View Financial Aid**” and select the financial aid year you wish to view. To accept or decline any financial aid offered, click on **Accept/Decline Awards**. Click on aid year **2026** for the 2025-26 school year. More information is available with the QR code contained in this brochure.
4. Financial aid offers are created based on *full-time enrollment*, and *will be adjusted if you are not full-time*.

ARE YOU SELECTED FOR VERIFICATION?

- Approximately one in three students are selected for an additional process that requires the student and/or parent to turn in tax information. Don't worry! This just confirms that your FAFSA is accurate, and you are receiving the correct amount of federal aid.
- Go to your Student Center To Do List (in MyUNiverse), and complete the information our office is requesting as soon as possible.

NOTE: *Your financial aid is not finalized and will not disburse until all verification items are complete.*

PLANNING

Discuss as a family how the financial aid provided can be used to pay for your direct costs (tuition and fees, room and board). Plan for how the direct costs of college can be covered first. You can also read about other financing options in this brochure.



Increase your financial literacy by registering for Live Like a Student sessions at summer orientation.

□ GRANTS AND SCHOLARSHIPS

- Grants and scholarships are free assistance and automatically accepted on your financial aid offer.
- Students should complete the UNI Scholarship Application on an annual basis. **The priority date is normally January 15 every year.**
- All scholarships received from sources outside of UNI must be reported to the Office of Financial Aid and Scholarships. To report these scholarships follow this path in MyUNiverse:

“Go to my Student Center” > “Finances Section” > “Report Other Financial Aid” > select year > “Report Additional Aid.”



IMPORTANT SCHOLARSHIP INFO

UNI scholarships will be awarded throughout the Spring semester. Recipients will be notified by the awarding department, as well as receiving a revised financial aid offer electronically.

□ LOAN INFORMATION

Borrow only what you think you will need. Loan amounts not borrowed initially will still be available throughout the entire academic year. See the Required Readings for more information on the loan amounts available each year depending on your academic level and dependency status.

Direct Subsidized Loan

Federal student loan that does not accrue interest while the student is enrolled at least half-time. No application or credit check required.

Direct Unsubsidized Loan

Federal student loan that starts accruing interest immediately. No application or credit check required.

Direct Parent PLUS Loan

Federal loan option for parent(s) of undergraduate students. Requires the parent to be credit-worthy and an online application submission.

Private Education Loan

Education loan offered through banks or other lending institutions, which can either be in the student's or parent's name. Some students borrowing a private education loan must complete private loan counseling with our office prior to the loan being applied to their university bill.

Student Borrower Checklist

- Accept loans via MyUNiverse > Student Center > Accept/Decline Awards
- Complete online loan requirements at studentaid.gov (log in with **Student FSA ID**):
 - Entrance Counseling
 - Master Promissory Note (MPN)

Parent Borrower Checklist

- Complete online loan requirements at studentaid.gov (log in with **Parent FSA ID**):
 - Parent PLUS Loan application
 - Parent PLUS Master Promissory Note (MPN)

□ OPTIONAL FUNDING SOURCES

Prior to borrowing student loans, you should consider all of the financial resources available to you. Consider any savings between you and your family, as well as the possibility of hometown scholarships that you may earn as graduation approaches. If you're looking to make monthly payments, a 5-month payment plan is available each semester. Lastly, if additional loans are needed, you can explore a private education loan or your parents could pursue a Parent PLUS Loan. These loans are credit based and subject to the approval of the lender.

- 529 College Savings Plan
- UNI Payment Plans (*with our Office of Business Operations*)
- Military Benefits
- Savings, Graduation Money, Gifts from Relatives
- Hometown Scholarships (*off-campus scholarships*)
- **Credit-based loans:** Loans that a student or family applies for and is approved for based on a credit check.
 - Direct PLUS Loan
 - Private Education Loan

□ STUDENT EMPLOYMENT

Search the Online Job Board at careerservices.uni.edu.

- **Offered work study:** You can accept this on your financial aid offer. You will then want to find a job on campus to access the work-study funds. These funds do not apply directly to your student account, rather it's earned through a bi-weekly paycheck.
- **Not offered work study:** That's okay! You can still work on campus. Only about 10% of on-campus jobs require a student to have work study.



So what's the difference?

Work-study is paid through federal funds, and non work-study student employees are paid by the office/ department.

FUNDING YOUR FUTURE

As the most affordable four-year public university in Iowa, UNI is committed to keeping higher education accessible.

- + UNI was ranked #2 Best Regional University (Midwest) by *U.S. News and World Report* and has some of the lowest tuition among colleges in the region.
- + On average, when UNI students graduate, they owe less money than students who graduate from any other four-year public institution in the state.
- + Last year, 97% of first-year students received some type of financial aid.

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