



University of  
Northern Iowa



# **YOUR 2026-2027 FINANCIAL AID OFFER IS READY!**

**Log in to MyUNiverse to  
review and accept your aid.**

# Welcome

Your financial aid offer is an important step in planning for college. The UNI Office of Financial Aid & Scholarships is here to help!

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

+ [finaid.uni.edu](http://finaid.uni.edu)



## View Your Offer

- 1 Log in to **MyUNiverse** with your CatID.
- 2 Select “Go to my Student Center.”
- 3 Go to **View Financial Aid** → choose aid year **2027**.
- 4 Accept or decline aid under **Accept/Decline Awards**.



**Understand your financial aid offer**

+ [finaid.uni.edu/required-readings](http://finaid.uni.edu/required-readings)

## If You're Selected for Verification

Don't worry! This just confirms that your FAFSA is accurate, and you are receiving the correct amount of federal aid.

- Check your **To-Do List** in MyUNiverse and submit requested items promptly.
- Aid cannot be finalized or disbursed until verification is complete.

+ More info at [finaid.uni.edu/verification](http://finaid.uni.edu/verification).

## Planning

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



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

## Funding Your Education

Here's a quick list of the resources and options available to help you fund your UNI education.



**View all types of aid**  
**+ [finaid.uni.edu/types-aid](https://finaid.uni.edu/types-aid)**

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## Free Aid

- Grants and UNI scholarships are automatically accepted.
- Report outside scholarships in MyUNiverse:  
"Go to my Student Center" > "Finances Section" > "Report Other Financial Aid" > select year > "Report Additional Aid."
- Complete the UNI Scholarship Application each year.

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## Loan Information

Accepted loans will need to be repaid after you graduate or drop below half-time. Borrow only what you think you need. Loan amounts not borrowed initially will still be available throughout the entire academic year.

### + Direct Subsidized Loan

Federal student loan that does not accrue interest while the student is enrolled at least half time. Must complete the FAFSA and have financial need.

### + Direct Unsubsidized Loan

Federal student loan that starts accruing interest immediately. Must complete the FAFSA.

### + Direct Parent PLUS Loan

Federal loan option for parent(s) of dependent undergraduate students. Must complete the FAFSA. Requires the parent to be credit-worthy determined by 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. Students borrowing their first private education loan at our institution must complete private loan counseling with our office prior to the loan being applied to their university bill. For a list of lenders other UNI students have used, please scan the QR code.



## Other Funding Options

**529 college savings plan:** A 529 plan is a tax-advantaged savings plan designed to encourage savings and investments for future education costs. If you have a 529 College Savings Plan, please work with your plan provider for the withdrawal of funds.

**UNI payment plan:** The university offers a Deferred Payment Plan. This plan allows students to make payments in five installments each semester. There is a \$20 deferred billing fee, per semester. You can sign up for the payment plan after your initial U-Bill is created each semester.

**Military benefits & scholarships:** Please visit our veteran's page at [admissions.uni.edu/financial-aid/veterans](https://admissions.uni.edu/financial-aid/veterans) to view additional funding sources for military veterans or family members of military veterans.

**Off-campus scholarships:** Scholarships received from sources outside of UNI must be reported to the financial aid office. Once the scholarship check is received at UNI, it will be applied to your U-Bill to reduce your direct costs.

### IMPORTANT

#### SCHOLARSHIP INFO

UNI scholarships will continue to be awarded throughout the spring semester. Recipients will be notified by email from the department awarding the scholarship.

### STUDENT BORROWER

#### CHECKLIST

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

### PARENT BORROWER

#### CHECKLIST

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



# Student Employment

Work-study and non-work-study jobs are available!

- Work-study offered? Accept it in MyUNlverse, then apply for jobs on campus.
  - Not offered? You can still work — most UNI jobs don't require work-study.
- + Search for jobs at [careerservices.uni.edu](https://careerservices.uni.edu).

## 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

At UNI, affordability and value go hand-in-hand.

- Nearly 100% of first-year students get financial aid.
  - 1/3 of our students graduate debt free.
  - 5,600+ students work on campus.
  - Ranked #2 Top Public Regional University — Midwest by “U.S. News & World Report.”
  - Iowa’s most affordable path to a career-ready degree.
- + Search for jobs at [careerservices.uni.edu](https://careerservices.uni.edu).

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**Special circumstances:** If you have special circumstances, please contact the UNI Financial Aid Office. Circumstances may include, but are not limited to, loss of income, high medical expenses paid out of pocket, marital separation after the FAFSA was filed, death of a parent, etc.

**FERPA:** The student’s educational record is protected by FERPA (Family Educational Rights & Privacy Act of 1974). Once the student registers for classes, we are unable to discuss the student’s financial aid information with anyone, other than the student, unless we have written consent from the student.



105 Gilchrist Hall / [finaid.uni.edu](https://finaid.uni.edu) / [fin-aid@uni.edu](mailto:fin-aid@uni.edu) / P. 319-273-2700 / F. 319-273-6950

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