

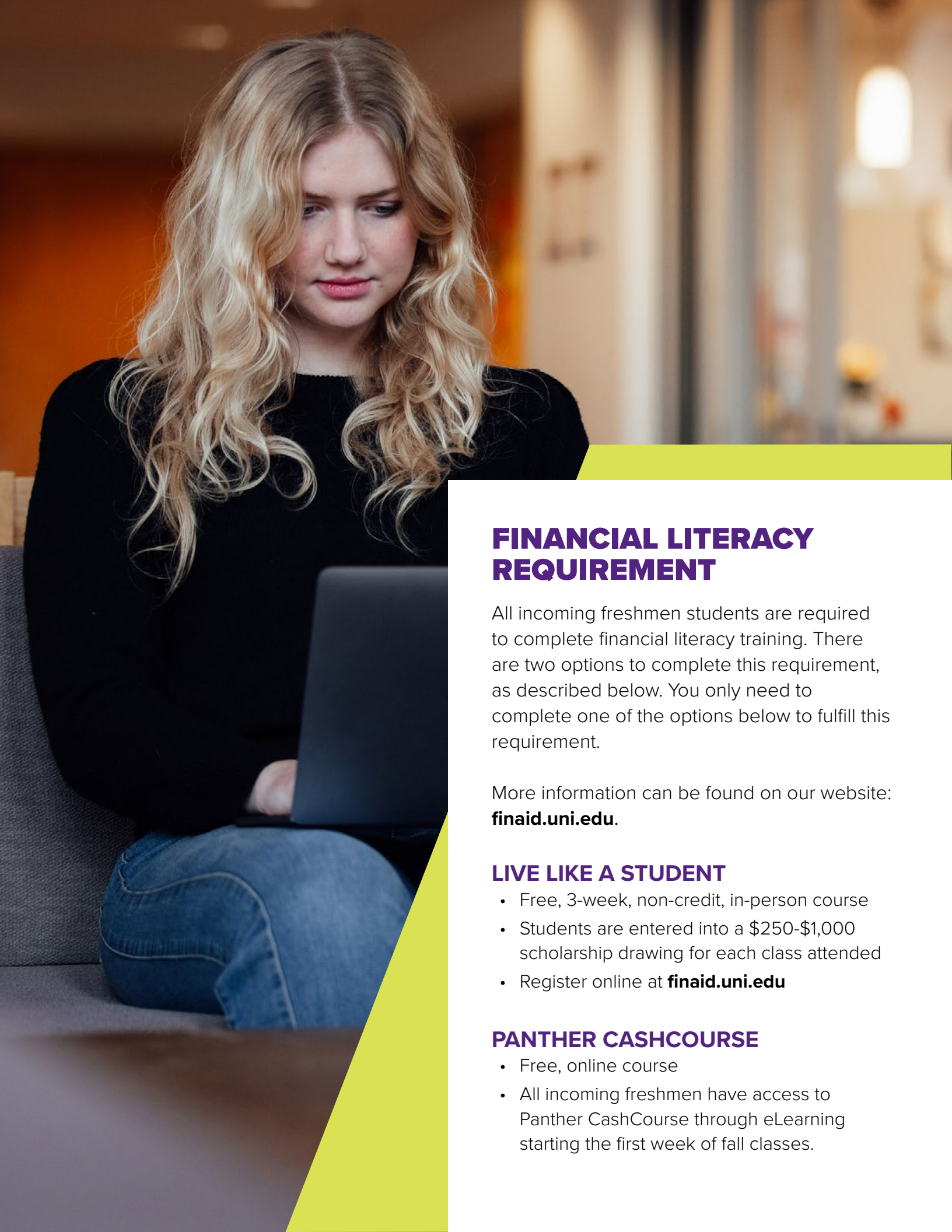


University of
Northern Iowa



Financial Aid 2024-25

REQUIRED READING



FINANCIAL LITERACY REQUIREMENT

All incoming freshmen students are required to complete financial literacy training. There are two options to complete this requirement, as described below. You only need to complete one of the options below to fulfill this requirement.

More information can be found on our website: **finaid.uni.edu**.

LIVE LIKE A STUDENT

- Free, 3-week, non-credit, in-person course
- Students are entered into a \$250-\$1,000 scholarship drawing for each class attended
- Register online at **finaid.uni.edu**

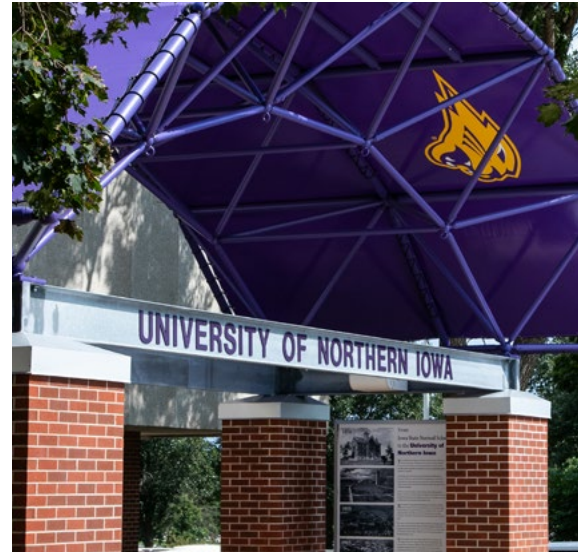
PANTHER CASHCOURSE

- Free, online course
- All incoming freshmen have access to Panther CashCourse through eLearning starting the first week of fall classes.

Reference & Resource Guide to Financial Aid

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unifinancialaid



UNI_FINAID



unifinaid

NOTICE: Because of the nature of federal, state and institutional guidelines affecting financial aid programs, the information contained in this publication is subject to change. In the event that available state funds are insufficient to pay the full amount of each approved grant, the Iowa Department of Education has the authority to administratively reduce the award.

Reviewing the Financial Aid Offer

Financial Aid Offer on MyUNiverse

How to find the offer notification:

- **Login to MyUNiverse at MyUNiverse.uni.edu using your CatID and password. The initial username and password is created when the application for admission is submitted.**
- **On the My Page tab, click on Go to My Student Center.**
- **In the Finances section, click on Accept/Decline Awards.** **A**
- **Select the aid year. The aid year is based on the year the academic year ends. Ex. 2024-2025 academic year would be aid year 2025.** **B**

The Financial Aid Offer lists the names and amounts of specific types of financial aid that make up the student's offer. **C** Please note this is a sample picture of a financial aid offer, and not yours specifically.

If the offer does not show a specific type of aid, either the student was not eligible or funds were no longer available.

The Financial Aid Offer is based on full-time enrollment (12+ credits for undergraduate and 9+ credits for graduate). Grants are prorated based on enrollment. If the student is enrolled less than full-time, the grant will be reduced according to the number of credit hours the student is enrolled in.

Federal regulations require scholarship(s) be included in the student's package. Scholarships reported may reduce or replace other forms of financial aid in order to keep the student within their cost of attendance and/or financial need. UNI's policy is to reduce the student's aid in the following order when possible: loans, work-study, grants.

FYI

Less Than Full-Time

Financial aid is based on full-time enrollment. If the student is not enrolled full time by the census date (end of 10th day of classes), their aid will be adjusted at that time to reflect their actual enrollment. If the student fully withdraws from all their courses after financial aid applies to their bill, their aid will be charged back according to how much of the semester has been completed.

other academic... >>

Finances

My Account

[Account Inquiry](#)

Financial Aid

[View Financial Aid](#)

[Accept/Decline Awards](#) **A**

[Report Other Financial Aid](#)

i You have no outstanding charges at this time.

[make a payment](#) ▶

other financial... >>

Financial Aid

Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2024 B	University of Northern Iowa	2023-2024 Financial Aid Year

Aid years listed indicate your access to eligibility information regarding your Financial Aid Application.

Financial Aid

Award Summary **C** 2023-2024 Financial Aid Year

Select the term hyperlinks below to see more detailed information.

Aid Year			
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	5,070.00	5,070.00
Supplemental Edu Opport Grant	Grant	1,000.00	1,000.00
Direct Subsidized Loan	Loan	3,500.00	0.00
Direct Unsubsidized Loan	Loan	2,000.00	0.00
Panther Impact Award	Scholarship	1,500.00	1,500.00
Other Financing Options	Other	9,923.00	0.00
Aid Year Totals		22,993.00	7,570.00

Currency used is US Dollar.

[Financial Aid Shopping Sheet](#)

[Financial Aid Summary](#) **D**

[Loan Counseling](#)

[ACCEPT/DECLINE AWARDS](#)

This is a sample picture of a financial aid offer.

Reviewing the Financial Aid Offer

Accepting & Declining Financial Aid

The financial aid offer screen is where students can accept or decline types of financial aid.

Accept or decline loans and work-study before clicking submit. Once accepted, a box will appear allowing the student to customize the amount they would like to accept for the year.

Parents wanting to borrow a Direct PLUS Loan should log in to studentaid.gov using their FSA ID. Parents wanting to borrow a Direct PLUS Loan can start applying April 1st each year. Parents must apply on studentaid.gov by logging in with the parent FSA ID and completing the following items:

- **Apply for a Direct PLUS Loan**
- **Complete Loan Agreement (Master Promissory Note) for Parent PLUS**

Student Aid Index (SAI)

The SAI is an eligibility index number that is determined by the Free Application for Federal Student Aid (FAFSA). This is used to determine what type of federal student aid the student will receive.

Determining Financial Need

Need-based financial aid is available to families that demonstrate a need for additional resources. The Direct Unsubsidized loan, PLUS loan and TEACH Grant do not require financial need. Financial need is determined by the FAFSA.

Understanding the Offer

Near the bottom of the Offer Summary is a link to the Financial Aid Summary. This link opens a **D** calculation of estimated need as determined by the FAFSA, and a breakdown of expenses used to calculate the student's estimated financial aid budget.

Special Circumstance

If the student's family has experienced a special circumstance such as a loss of income, large out-of-pocket payments for medical or dental expenses, or incurred non-discretionary debt due to a funeral or natural disasters, contact our office for details on how we may be able to assist.

HOW FINANCIAL AID IS OFFERED

Offering Parameters

Need-based financial aid is available to families that demonstrate need based on the FAFSA. Typically, need-based gift aid is awarded on a first-come, first-serve basis, providing assistance to as many students as possible. In compliance with federal regulations, the total financial aid offered will not exceed the student's cost of attendance.

The Office of Financial Aid and Scholarships has a limited amount of federal, state and institutional funds. Due to the availability of funds, some types of aid are not offered in conjunction with each other.

Grants and scholarships are added to an offer first. Institutional financial aid (grants and scholarships) may not exceed the cost of tuition, fees, food, housing and books. Federal Direct Loans are then added to an aid package to ensure that an award meets the cost of attendance. If a gap remains between costs and financial aid, a Direct PLUS Loan or a private education loan could be considered.

How Scholarships are Offered

UNI offers scholarships each year to students on the basis of merit and/or achievement. Many scholarships consider financial need as determined by the FAFSA. Scholarship selection is competitive and not all applicants will receive a scholarship. Scholarships require full-time enrollment and a minimum grade point average. Renewal of university scholarships may require any or all of the following: minimum grade point average, financial need, major, and annual completion of the UNI Scholarship Application.

Incoming Freshmen & Transfer Students

Some scholarships are offered at the time of admission. Students will be notified of selection for these offers by the Office of Admissions. All other scholarships require the annual completion of the UNI Scholarship Application. This allows students to apply for scholarships available in specific majors and university departments. The application is available in late summer, with a deadline of January 15 for most scholarships. Students should complete the application annually.

Current Students

The UNI Scholarship Application is the centralized online application for scholarships. Students should begin the application process early and check carefully for scholarship deadlines. The application is available in late summer, with a deadline of January 15, and should be completed annually.

Graduate Students

Graduate students should check with the Graduate College and their academic department to inquire about and apply for graduate scholarship opportunities.

Cost of Attendance (COA)

COA=Direct Expenses+Indirect Expenses

The Cost of Attendance is the maximum amount of financial aid a student can receive for the academic year. This includes all scholarships, grants, work-study, and loans (including both federal and private loans).

Direct Expenses: Expenses that will be displayed on the U-Bill and owed directly to the university.

Indirect Expenses: Estimated amounts for books and supplies, off campus living expenses, personal expenses and transportation expenses. The actual amount a student pays for these items may vary.

Direct Expenses (per year)*	Iowa Resident	Non-Resident
Tuition & Fees** <i>Based on 12 or more credit hours</i>	\$9,728	\$21,272
Housing & Meals*** <i>Based on average cost of housing and meal plan</i>	\$9,648	\$9,648
Total Direct Expenses	\$19,376	\$30,920
Estimated Indirect Expenses (per year)		
Books & Supplies	\$800	\$800
Transportation to and from home	\$700	\$700
Personal Expenses	\$1,774	\$1,774
Average Loan Fees	\$76	\$76
Total Indirect Expenses	\$3,350	\$3,350
Cost of Attendance	\$22,726	\$34,270

*Fall 2024 and Spring 2025 Tuition and Fees Pending Board of Regents, State of Iowa Approval

**All new students are charged a \$250 Records and Document fee in their first semester at UNI in addition to the Tuition & Fees listed.

*** Actual rate charged will be based on contract signed by the student

Indirect Expenses

Books may initially be an out-of-pocket expense for students. Financial aid is available to help purchase books; however, due to the timing of aid crediting, many students may need to purchase their books before classes begin using out-of-pocket funding. The price of textbooks will vary depending on a number of different factors:

- **New vs. used:** Purchasing used texts will allow for savings; however, used books tend to sell quickly. Many students purchase texts online in an effort to save money.
- **Certain courses require several books.**
- **Some majors require books that are more expensive than others.**
- **Renting vs. buying books:** Renting may be a less expensive option.

Personal expenses include but are not limited to; clothing, entertainment, personal needs, room decorations and communication devices.

Transportation expenses are estimated expenses of the cost of traveling to and from home during breaks and long weekends.

CHANGES TO COA

Budget Increases

Students experiencing unexpected expenses related to college, such as car repairs, a computer purchase, child care or commuting expenses, may be able to request an increase in their cost of attendance.

This additional budget amount may only increase the eligibility to borrow loans. Students will want to consider whether they can pay for these expenses with employment earnings, savings or financial assistance from family or friends.

Requests for budget increases require documentation of the expenses and will be reviewed on an individual basis. Contact our office for more information.

Studying Abroad

The Study Abroad Center offers academic opportunities in more than 60 countries for students interested in studying abroad.

The cost for study abroad programs varies widely, depending on the type, length of time and location of the program. After selecting a program, a student should set up an appointment with a Financial Aid Counselor to discuss funding options. A student may request an increase in their cost of attendance based on the cost of a particular study abroad program.

This additional budget amount may only increase the eligibility to borrow loans, so students must budget wisely and consider other sources of financial assistance such as savings, financial assistance from family and earnings from employment.

Summer Financial Aid

Aid Eligibility

Summer is considered the final semester of the academic year, therefore, eligibility is based on remaining financial aid from the previous fall and spring semesters. In order to be offered financial aid, students must:

- **Be degree seeking**
- **Be enrolled at least half-time**
 - **In the summer, half-time is 6 hours for undergraduate and 5 hours for graduate students**
- **Be meeting SAP standards (see pages 23-24)**
- **Complete a 2023-2024 FAFSA for summer 2024**
 - **Deadline is June 1, 2024**
- **Complete a 2024-2025 FAFSA for summer 2025**
 - **Deadline is June 1, 2025**
- **Not be in default on a federal student loan or owe money on a federal student grant**

Audited Courses and Guided Independent Study courses do not count towards enrollment for summer financial aid.

Types of Summer Aid

Federal Pell Grant: Students who receive the Pell Grant during the fall and spring semesters may be eligible to receive additional Pell funds during the summer. Contact our office to learn more.

Scholarships: Our office does not offer scholarships during the summer; however, they may be offered by departments or outside agencies.

Direct Loans: Depending on the amount borrowed during the fall and spring semester, a student may have remaining loan eligibility for summer. See annual loan limits on page 14.

Direct PLUS Loans for parents and graduate students are available for students who need additional funding.

Private Education Loans: Students who have exhausted their federal aid options are able to explore private education loans through a lender such as a bank or credit union.

Work-Study: Funding is not available in the summer for Work-Study. Students in a Work-Study position should check with their employer to see if departmental funds are available.



Taking 15 credit hours per semester enables students to receive their degree at a quicker pace, while saving money by avoiding an extra year of college.*

Tuition and Fees	\$9,728
Housing & Meals	\$9,648
Textbooks for one year	\$800
Loss of salary (average starting salary)	\$40,000
Potential Financial Loss	\$60,176

**Some majors require five years to finish and/or some students prefer to progress at a slower rate. This is intended to promote financial awareness.*

FYI

Disbursement of Funds

Finalize summer registration as soon as possible. Financial aid is paid directly to the U-Bill the week before the student's earliest summer class begins. If excess funds remain, a refund will be generated. Students are required to sign up for direct deposit in order to allow their refunds to be received in a timely manner. If students drop a course after they received a refund, they may be required to return all or a portion of that refund.

How Much Aid to Accept

Budget Worksheet

This worksheet along with the financial aid offer can help students borrow only what is needed to pay for college. Financial Aid Counselors can answer questions or help if uncertain about how much financial aid to accept.

2024-2025 ACADEMIC YEAR	ESTIMATED IOWA RESIDENT COSTS	ESTIMATED NON-RESIDENT COSTS	YOUR COSTS
Tuition & Fees ¹	\$9,728	\$21,272	\$
Housing & Meals: includes residence hall contract and meal plan. If living off campus, consider rent, security deposit, utility, and grocery costs.	\$9,648	\$9,648	+
Books & Supplies ²	\$800	\$800	+
Personal/Miscellaneous: includes costs such as average loan fees, cell phone, entertainment, insurance, personal items, etc. ²	\$1,850	\$1,850	+
Transportation: reasonable allowance for transportation to and from home. ²	\$700	\$700	+
ESTIMATED TOTAL COST	\$22,726	\$34,270	=

¹Undergraduate Tuition, there is a Supplemental Tuition of \$1,906/yr for Upper Level and Graduate Business Students.

²These are not billed by the University of Northern Iowa. Students should strongly consider if financial aid is needed to assist with these expenses.

Total Estimated Cost of Attendance (from worksheet above)	\$
Offers on the Financial Aid Award That Are NOT loans: Credit to U-Bill	-
Grants	-
UNI Scholarships	-
Outside Scholarships (e.g., organizations, hometown, etc.)	-
Balance of Estimated Expenses That Need to be Paid	=
Amount a Student and Family Can Contribute	-
Parents	-
Student (savings or earnings)	-
Work-study Earnings (if awarded; does <u>not</u> credit to U-Bill)	-
Other Sources (from gifts, grandparents, etc.)	-
The "Bottom Line" (What a Student and Family May Need to Borrow in Student Loans)	=
Need-Based Loans: Credit to U-Bill (no interest accrues while enrolled at least ½ time)	-
Federal Direct Subsidized Loan	-
Other Loans: Credit to U-Bill (interest accrues upon disbursement)	-
Federal Direct Unsubsidized Loan	-
Federal Direct Parent PLUS Loan	-
Private Education Loan (financial aid counseling required)	-
Balance Remaining for the 2024-2025 Academic Year	=

If a balance exists, reevaluate the figures to determine how expenses will be paid. See pages 20-22 for payment information. If the balance is negative, determine if the entire amount is needed or if loan amounts can be reduced.

Understanding Scholarships

Scholarship Availability

At the time the offer is created, any scholarship our office has been informed of will appear on the student's offer. If we are informed of a scholarship after the initial offer is created, a revision to the offer will be made. An email notification is sent to the student's UNI email account regarding the revision.

Scholarships offered from the Office of Admissions and individual departments will specify if they are renewable, and what criteria is required for renewal. Some scholarships are offered on a year-to-year basis, and require the UNI Scholarship Application be completed each year for full consideration.

Impacts of Withdrawing

If a student withdraws from classes, any undisbursed funds are returned to the department that awarded it, or to the off-campus donor.

Thanking Donors

Funds for scholarships come from individuals who have given their own assets to assist students. It is very important to thank them for their generosity. In the thank-you letter refer to the scholarship by the name displayed on the award. Tell the donor about yourself, such as where you are from, major, why you chose UNI, goals and future plans. Be sure to thank them and proofread your letter!

Your scholarship offer letter should contain information on where to send your thank you letter too. Some donors are no longer living or wish to remain anonymous. In those cases the Office of Financial Aid & Scholarships is listed as the contact information for the thank you letter. If no donor contact information was included in your offer letter, please contact the department for an address.

Off-Campus (Hometown) Scholarships

Scholarships offered from local communities, organizations, churches or other private sources are referred to as Off-Campus Scholarships. Students receiving these scholarships must report them to our office, per federal regulations.

Off-Campus Scholarships Checks

Most scholarship checks are made payable to UNI and the student. Students will need to endorse the check, add their student ID number and full name before mailing the check to our office.

If the donor requires enrollment verification please contact the Office of the Registrar at 319-273-2241 or via e-mail at registrar@uni.edu.

If the donor requires billing confirmation please contact the Office of Business Operations at 319-273-2164 or via e-mail at student.accounts@uni.edu. UNI only electronically bills students.

Once the check is received and processed, the scholarship will credit to the student's U-Bill, provided the student is enrolled full-time. If the student is not full-time, an enrollment exception must be granted by the donor, or the scholarship funds will be returned. Scholarships are equally split between semesters; half for fall term, half for spring term, unless the donor specifies differently.

Donor Information

Donors should use the UNI Scholarship Donor Form when submitting checks at: finaid.uni.edu

Mail checks to:

UNI Office of Financial Aid & Scholarships
ATTN: Scholarships
105 Gilchrist Hall
Cedar Falls, IA 50614-0024

Freshman Scholarships

Scholarships are offered for the academic year (fall and spring). Priority is given to students admitted by May 1. Any remaining allocation will be offered on a first come, first served basis. Applicants applying directly from high school for Fall 2024 will be automatically considered for these four year scholarships. The majority of the scholarships listed below are renewable with a 2.5 GPA and continuous full-time enrollment.

Additional scholarships are available by completing the UNI Scholarship Application. Visit finaid.uni.edu for more information.

IOWA RESIDENT SCHOLARSHIPS		
Panther Awards	\$1,000 - \$4,000 per year	Iowa students are eligible for scholarships ranging from \$1,000 - \$4,000 annually. Awards are based on academic achievement (GPA and/or ACT/SAT scores).
UNI-T.E.D. Scholarships for Iowa Residents	\$1,000 - \$2,000 per year	Iowa students who identify as being part of a traditionally-underrepresented population* or have participated in a TRIO or AVID program, are eligible for scholarships ranging from \$1,000 - \$2,000 annually. Awards are based on high school GPA and can be stacked with Panther Awards.
OUT-OF-STATE SCHOLARSHIPS		
Advantage Awards	\$5,000 - \$8,500 per year	All students living outside of Iowa and paying non-resident tuition automatically receive a \$5,000 Advantage Award. Students may also be eligible for additional scholarships based on academic achievement (GPA and/or ACT/SAT score).
UNI-T.E.D. Scholarships for Out of State	\$2,000 - \$3,000 per year	Students living outside of Iowa paying non-resident tuition who identify as being part of a traditionally- underrepresented population* or have participated in a TRIO or AVID program are eligible for scholarships ranging from \$2,000 - \$3,000. Awards are based on high school GPA and can be stacked with Advantage Awards.
<i>*African American/Black, Hispanic/Latino, Alaskan, Hawaiian or other Pacific Islander or Multiracial.</i>		
The following require completion of the UNI Scholarship Application or specific website as listed.		
Presidential Scholar Award <ul style="list-style-type: none"> 20 awards Four year award Renewable with a college GPA of 3.5 or above 	Up to \$3,500	Application criteria include: <ul style="list-style-type: none"> ACT composite of 29+ (SAT-EWR+M of 1340+) and GPA of 3.80+ OR GPA of 3.95+ for those admitted without a standardized test score Selection based on committee review
Bright Scholars of Iowa <ul style="list-style-type: none"> Amount of awards vary Four year award Renewable with a college GPA of 2.5 or above 	Iowa Resident, Cost of Attendance	<ul style="list-style-type: none"> Must rank in the top 10 percent of high school graduating class, or RAI of 299 or above, or composite ACT of 28, or GPA of 3.8 or above Commitment to learning and community service Must demonstrate success in face of adversity Must qualify for Federal Pell Grant Priority to a child for whom neither parent has earned a four-year college degree Must live on campus
UNI Residents of Iowa Scholars of Excellence Award (UNI RISE Award) <ul style="list-style-type: none"> Renewable <ul style="list-style-type: none"> Full-time, consecutive enrollment at UNI A minimum 2.5 cumulative GPA Four year award 25 Awards 	\$4,000	<ul style="list-style-type: none"> Be an Iowa resident entering UNI directly from high school. Identify as being part of a traditionally-underrepresented population (African American/ Black, Hispanic/Latino, Alaskan, Hawaiian or other Pacific Islander, or Multiracial.) Have an ACT composite score of 23 or higher, or SAT EWR+M of 1140 or higher (Students who do not meet the ACT or SAT score may be considered if they have a Regents Admissions Index (RAI) score of 290 or higher, or a GPA of 3.5+). Demonstrated involvement in activities outside of the classroom, which could include community service, and display leadership or potential for future leadership. Apply for admission and submit the UNI Scholarship Application by January 15. Must live on campus <p>Note: Preference will be given to students who demonstrate financial need as determined by the FAFSA, and/or first-generation students. \$2,000 to be applied toward summer tuition during one summer term at UNI. The summer would be optional to students, and could be used for study abroad.</p>
Ben and Pat Allen Scholarships	\$4,000	<ul style="list-style-type: none"> Minimum of 2.5 high school GPA Preference to Iowa residents

Freshman Scholarships

WILSON COLLEGE OF BUSINESS		
Wilson College of Business Scholars Award	\$750 to \$1,100 per year	<ul style="list-style-type: none"> Plan to major in a Business program High school GPA of 3.5+ and a composite ACT of 25+ Priority given to students admitted by January 15
Wilson College of Business UNI-T.E.D. Scholarship	\$250 to \$750 per year	<ul style="list-style-type: none"> Plan to major in a Business program High school GPA of 3.3+ Students must identify as being part of a traditionally underrepresented population (African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian American, Native Hawaiian or other Pacific Islander, or Multiracial) OR have participated in a TRIO program.
Noel Scholars	Up to in state Cost of Attendance	<ul style="list-style-type: none"> Iowa Resident Cost of Attendance New high school graduate from Iowa GPA of 3.0+ Full details on the Noel Scholars Website: admissions.uni.edu/financial-aid/noel-scholars
Wilson Student Scholars	Up to in state Cost of Attendance	<ul style="list-style-type: none"> Iowa Resident Cost of Attendance Current senior attending a Tama County high school with preference for a student from North Tama High School Full details on the Wilson Student Scholars Website: admissions.uni.edu/financial-aid/david-w-wilson-scholars-endowed-fund
COLLEGE OF SOCIAL AND BEHAVIORAL SCIENCES (CSBS)		
CSBS Scholar Awards	Up to \$2,000	<ul style="list-style-type: none"> Academic achievement Plan to major in one of the CSBS degree programs
CSBS Multicultural Scholar Awards	Up to \$2,000	<ul style="list-style-type: none"> Underrepresented racial, cultural or ethnic background Plan to major in one of the CSBS degree programs Academic achievement Financial need may be considered
Alderman Scholarships	Up to \$2,000	<ul style="list-style-type: none"> Good academic standing Plan to major in one of the CSBS degree programs Awarded to needy, worthy and appreciative students who have experienced difficulties
COLLEGE OF EDUCATION (COE)		
COE Scholars Award	Up to \$1,000 per year	<ul style="list-style-type: none"> Plan to major in one of the COE degree programs Academic Achievement
Benjamin J. Allen Teacher Education Scholar Awards	Iowa resident tuition per year	<ul style="list-style-type: none"> Plan to major in one of the COE degree programs Academic Achievement Iowa resident
COLLEGE OF HUMANITIES, ARTS AND SCIENCES (CHAS)		
Art Scholarships	Up to \$5,000	<ul style="list-style-type: none"> Portfolio review; visit the UNI Scholarship Application for details
School of Music (SOM) Scholarships	Up to \$6,000	<ul style="list-style-type: none"> Admission to the SOM; Visit the UNI Scholarship Application for details
Theatre Activity Scholarships	Up to \$2,500	<ul style="list-style-type: none"> "B" average or rank in upper 30% of high school graduating class Visit the UNI Scholarship Application for details
Science Technology & Mathematics Scholarships	Up to \$5,000	<ul style="list-style-type: none"> Plan to major in one of the following: Biology, Chemistry & Biochemistry, Computer Science, Earth Science, Technology, Mathematics, Physics, Science Teaching or Environmental Science.

Departmental scholarships are competitive. Many awards are determined by committee review.

Transfer Scholarships

Scholarships are offered for an academic year (fall and spring). College scholarships have a January 15th deadline unless noted otherwise.

The following are offered at the time of admission and do not require a separate application. Priority is given to students admitted by March 1. Any remaining allocations will be offered on a first-come, first served basis.		
Institutional Scholarships	Annual Award	Eligibility Criteria
Transfer Scholar Award <ul style="list-style-type: none"> Available for one year 	\$1,000	<ul style="list-style-type: none"> Must have 24 transferable hours (after high school graduation) with minimum 3.25 GPA or above
The UNI-T.E.D. Scholarship (Unifying Through Excellence & Diversity) <ul style="list-style-type: none"> Renewable for one year with a college GPA of 2.5 or higher 	\$1,000 - \$2,000	<ul style="list-style-type: none"> Requires ethnic or racial status of African American/Black, Hispanic/Latino, Spanish, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander, or have participated in a TRIO program. Must be a U.S. citizen or permanent resident. Must have 30 transferable hours (after high school graduation) with minimum 2.5 GPA or above
*Phi Theta Kappa (PTK) Scholarship <ul style="list-style-type: none"> Available to transfers for two years Renewable for one year with a college GPA of 3.0 or above 	\$1,000	<ul style="list-style-type: none"> Member of (or will be inducted into) the Phi Theta Kappa International Honor Society at the community college Must have earned 30 transferable hours (after high school graduation) with a minimum 3.25+ GPA
*Phi Theta Kappa (PTK) All-Iowa Academic Team Award <ul style="list-style-type: none"> Renewable for one year with a college GPA of 3.0 or higher 	\$2,000	<ul style="list-style-type: none"> Awarded to students named to the Phi Theta Kappa All-Iowa Academic Team Send copy of certificate to: UNI Office of Admissions 002 Gilchrist Hall Cedar Falls, IA 50614-0018
*Phi Theta Kappa (PTK) All-USA Academic Team Award <ul style="list-style-type: none"> Available to transfers for two years Renewable for one year with a college GPA of 3.0 or above 	\$5,000	<ul style="list-style-type: none"> Send copy of your Phi Theta Kappa (PTK) All-USA Academic Team award certificate or confirmation letter to: UNI Office of Admissions 002 Gilchrist Hall Cedar Falls, IA 50614-0018
<i>*Not offered in combination Phi Theta Kappa (PTK) Award, Phi Theta Kappa (PTK) All-Iowa Academic Team Award, and All-USA Academic Team. Note: all PTK awards may be combined with the Transfer Scholar Award.</i>		
Out-of-State Legacy Scholar Award <ul style="list-style-type: none"> Must maintain out-of-state residency for continued eligibility Renewable for one year with a college GPA of 2.5 or higher 	\$2,000	<ul style="list-style-type: none"> Must be a non-resident of Iowa Must have a parent, grandparent or sibling who graduated from UNI or a sibling currently enrolled at UNI Must answer "yes" to question on Application for Admission regarding parent, grandparent or sibling
UNI Advantage Award <ul style="list-style-type: none"> Renewable for one year with full-time enrollment at UNI 	\$5,000	<ul style="list-style-type: none"> All students living outside of Iowa, paying non-resident tuition, automatically qualify for this scholarship. Must be U.S. citizen or permanent resident

The following scholarships require a separate application.		
Roy J. Carver Scholarship <ul style="list-style-type: none"> Apply at carvertrust.org by April 1 Students of all majors can apply 	\$6,000	<ul style="list-style-type: none"> Sophomore students attending an Iowa community college Must be a junior at UNI in the fall semester of the award year Full time enrollment Must be a U.S. Citizen and have graduated from an Iowa high school or have been an Iowa resident at least 5 consecutive years prior to application Must demonstrate financial need Minimum 2.8 GPA
UNIBusiness Transfer Scholarship <ul style="list-style-type: none"> Apply through the UNI Scholarship Application Renewable with a college GPA of 3.0 or above Must be UNIBusiness student 	\$1,000	<ul style="list-style-type: none"> Top five incoming transfer students based on current GPA Must maintain 3.0 GPA Must take ALEKS test upon admission Must be a declared business major
CSBS Transfer Scholarship <ul style="list-style-type: none"> Apply through the UNI Scholarship Application 	\$1,000	<ul style="list-style-type: none"> Preference to declared majors within College of Social and Behavioral Sciences Must have 30 credits Renewable for one year with college GPA of 3.0 or higher

Grants

GRANTS	ANNUAL AWARD	ELIGIBILITY CRITERIA
Federal Pell Grant <ul style="list-style-type: none"> Awards prorated for less than full-time enrollment Future eligibility based on upcoming year FAFSA results Maximum Lifetime Eligibility Use (LEU) of 600%. (One scheduled award is equal to 100%) 	Up to \$7,395	<ul style="list-style-type: none"> Determined by SAI on FAFSA, family size and the federal poverty levels U.S. citizen or eligible non-citizen Undergraduate working towards first bachelor's degree
Federal Supplemental Educational Opportunity Grant <ul style="list-style-type: none"> Awards prorated for less than full-time enrollment Future eligibility based on upcoming year FAFSA results and availability of funding 	\$1,000	<ul style="list-style-type: none"> An SAI of -1500-1000 as determined on the FAFSA U.S. citizen or eligible non-citizen Undergraduate working towards first bachelor's degree Funds limited, awarded on first-come, first-served basis
Federal TEACH Grant <ul style="list-style-type: none"> Awards prorated for less than full-time enrollment Renewable with 3.25 GPA or eligible ACT score Maximum aggregate limit of \$16,000 for undergraduate students and \$8,000 for graduate students More information at studentaid.gov 	Up to \$4,000	<ul style="list-style-type: none"> U.S. citizen or eligible non-citizen Complete FAFSA; however, not based on financial need Score above the 75th percentile on ACT or SAT; or maintain a GPA of 3.25 or higher Enrolled as a first bachelor's or master's degree student in an academic program necessary to begin a career in teaching in an identified high-need field Sign a TEACH Grant Agreement to Serve (ATS) to teach in a high-need field in a low-income school for four academic years within eight calendar years after completing or withdrawing from the academic program. (If service obligation is not met, the grant converts to a Federal Direct Unsubsidized Loan that must be repaid.)
Tuition Assistance Grant <ul style="list-style-type: none"> Awards prorated for less than full-time enrollment Future eligibility based on upcoming year FAFSA results and availability of funding 	\$1,000 to \$1,200	<ul style="list-style-type: none"> SAI of demonstrating level of financial need Funds limited, awarded on first-come, first-served basis

TEACH Grant

Teacher Education Assistance for College and Higher Education Grant

TEACHING MAJORS!

If you plan to teach in a high-need field and in a low-income school, you need to learn about the **TEACH Grant**! TEACH Grant recipients can receive up to \$4,000/year for four years as an undergraduate and two years as a graduate.



To qualify for the TEACH Grant, you must:

- / Be a U.S. Citizen or eligible non-citizen
- / Complete the FAFSA
- / Score above the 75th percentile on the ACT or SAT or maintain at least a 3.25 GPA
- / Be enrolled as an undergraduate (first Bachelor's degree only) or a graduate student
- / Be in a qualifying major or minor (see list below)
- / Sign an agreement to teach full-time in a low-income school and in a high-need field for four years within eight calendar years after graduation

Undergraduate Qualifying Majors and Minors for 2023-2024

21B *Basic Science (K-8)	210 ^Early Childhood
21I *Mathematics (K-8)	420 Physical Education
21V Mid Level Dual	600 Art Education
22J *Instructional Strategist	620 ^English Teaching
22K *Early Childhood Special Education	629 ^TESOL
223 Elementary Ed for Paraeducator	692 TESOL/French
23L *Literacy Education	698 TESOL/Spanish
23N *Literacy Ed: English/LA (K-8)	780 ^Spanish
23R *Literacy Education (5-12)	800 ^Mathematics
33K Technology & Engineering Education	82A All Science Teaching
33Y *Technology Education-Teaching	82J Middle/Junior High Science
52A Music Education: Choral	844 ^Biology
52I Music Education: Instrumental	865 Chemistry
52J Music Education: Jazz	870 ^Earth Science
60A *Art Education - Teaching	880 Physics
90 Social Studies Major	88H Physics Teaching - Honors Research

*Indicates Minor only

^Indicates Major or Minor

Graduate Qualifying Majors for 2023-2024

21Q Literacy Education
242 Special Education: Field Specialization
28C #Counseling: School Counseling
353 School Library Studies
62T TESOL
696 TESOL/Spanish
78T Spanish: Teaching Emphasis
80A Math for Middle Grades (4-8)
80K Mathematics: Secondary
821 Science Education
827 Science Education: Earth Science
828 Science Education: Physics

#Must have completed a teacher education program as an undergraduate



University of Northern Iowa.
Office of Financial Aid & Scholarships



Office of Financial Aid & Scholarships / 105 Gilchrist / 319-273-2700 / fin-aid@uni.edu / Scan the QR code to learn more

Accepting Loans

Subsidized & Unsubsidized Loans

Students can accept their own loans online in their Student Center. If the student wants to decline or borrow less than what is stated on the offer, they may lower the amount of the loan, but may not increase the amount.

If a loan is initially reduced or declined, it can still be accepted throughout the academic year by contacting our office. First-time borrowers must complete the Master Promissory Note (MPN) online at studentaid.gov. The MPN is valid for 10 years.

In addition to the MPN, if a student is borrowing a loan at UNI for the first time, they must complete online Entrance Counseling at studentaid.gov.

Loans are split evenly between the fall and spring semesters, unless the loan is indicated to be fall-only or spring-only. The first disbursement will be at the beginning of the fall semester and the second disbursement will be at the beginning of the spring semester.

Master Promissory Note (MPN)

The borrower is agreeing to repay the lender (U.S. Department of Education) all loans made under the MPN. The borrower also confirms they understand multiple loans may be made under this MPN. The MPN covers both the Federal Direct Subsidized Loan and the Federal Direct Unsubsidized Loan. The amount of subsidized and unsubsidized loans the student is eligible for is included on the award. The MPN does not show a specific loan amount because it also serves as the promissory note for future loans.

Other Financing Options

Wondering about the “Other Financing Options” listed on your financial aid offer? This is not a type of financial aid you can accept, but is listed on your offer to give you an idea of how much you might need in other funding options to cover your college expenses. Consider things such as a 529 Savings Plans, military benefits, UNI payment plans, savings, or additional credit-based loans.

PLUS Loan for Parents

Dependent students are not able to accept PLUS loans on their offer because the borrower is the parent, not the student.

Parents wanting to borrow a Direct PLUS Loan should log in to studentaid.gov using their FSA ID. Once logged in parents will complete the following:

- **Apply for a Direct PLUS Loan**
- **Direct PLUS Loan Master Promissory Note**

If the parent borrower has borrowed PLUS Loans at UNI previously for the same student, they will only need to complete the “Apply for PLUS Loan” link.

If a parent has more than one student attending UNI, a separate PLUS Loan Master Promissory Note and “Apply for a Direct PLUS Loan” form must be completed for each student.

Private Education Loan

Another option to consider is a private education loan. These loans are offered through private lenders. It is suggested that students research lenders to learn about the terms, rates and benefits of their particular loan. All Private Education Loan borrowers are required to meet with our office prior to certification of the loan.

We have a historical lender list online which is comprised of lenders our students have borrowed from over the past three years, and still offer private education loans to the students attending the University of Northern Iowa. We recommend you contact lenders directly for the most current and complete information before making a decision to borrow. For the full list, please visit finaid.uni.edu.

Loans

Direct Loans

Direct Loans from the Federal Direct Loan Program are fixed-interest loans for eligible undergraduate and graduate students to help cover the cost of higher education. These federal loans are borrowed directly from the U.S. Department of Education at participating schools. These loans do not require a credit check. An origination fee is withheld from the loan when it is disbursed. Payments are not necessary on Direct Loans while a student is enrolled at least half-time; this is known as in-school deferment. Students have six months after graduating or dropping below half-time enrollment before beginning repayment; this is referred to as their grace period. There are two types of Direct Loans; subsidized and unsubsidized.

Subsidized Loans

Subsidized loans provide a fixed interest rate and are available to undergraduate students who demonstrate financial need based on the results of the FAFSA.

Interest is not charged on these loans while the student is enrolled at least half-time. Graduate students are not eligible for subsidized loans.

Direct Loan Limits

The following chart provides maximum annual (fall, spring and summer) and aggregate loan limits for Subsidized and Unsubsidized Direct Loans.

Classification	Dependent Undergraduate Student	Independent Undergraduate Student (and dependent student whose parents are denied the PLUS loans)	Graduate Student
Freshman (0-29 hours)	\$5,500 (\$3,500) [†]	\$9,500 (\$3,500) [†]	\$20,500 (all Direct Unsubsidized Loan)
Sophomore (30-59 hours)	\$6,500 (\$4,500)	\$10,500 (\$4,500)	
Junior/Senior (60+ hours)	\$7,500 (\$5,500)	\$12,500 (\$5,500)	
2nd BA/Teacher Licensure	\$7,500 (\$5,500)	\$12,500 (\$5,500)	
Maximum Total Debt from Direct Loans (aggregate loan limits)	\$31,000 (\$23,000)	\$57,000 (\$23,000)	\$138,500

[†]The number in parentheses represents the maximum amount that may be subsidized.

The loan amounts cannot exceed the cost of attendance minus other financial aid received. Mid-year graduating students (December) may only borrow a portion of their annual loan limit. This amount is pro-rated based on enrolled hours at the census date and the student's annual loan limit.

For information regarding how to accept loans and forms necessary for disbursement, see page 13.

Unsubsidized Loans

Unsubsidized loans provide a fixed interest rate and are available for undergraduate students regardless of financial need, although the FAFSA must still be filed. Interest accrues on an unsubsidized loan from the time it is first disbursed. The student can pay the interest while in school or the interest can be allowed to accrue and be capitalized (added to the principal of the loan) upon repayment.

Loan Amount Limits

There are limits on the maximum amount available to borrow per grade level and academic year. A student may qualify to borrow both subsidized and unsubsidized loans based upon demonstrated financial need.

The actual amount a student can borrow depends on grade classification, dependent or independent status, degree status and loan history. Annual loan amounts may be less than the maximum amounts shown in the loan limit chart (see below) based on student eligibility.

Direct Loan offers have origination fees, so the amount applied to the U-Bill will be lower than the amount listed on the offer. Origination fees are set annually by the federal government.

Student Loans

PROGRAM	ANNUAL AMOUNT	ELIGIBILITY CRITERIA
Federal Direct Loan, Subsidized <ul style="list-style-type: none"> Federally funded, need-based loan No interest accrues while a student is enrolled at least half-time Fixed rate, determined each academic year Origination fee of 1.057% 	\$3,500-5,500 ²	<ul style="list-style-type: none"> File a FAFSA U.S. citizen or eligible non-citizen Enrolled at least half-time Complete Direct Loans Entrance Counseling and Master Promissory Note at studentaid.gov Complete the Annual Student Loan Acknowledgement online at studentaid.gov Subsidized Loans are not available for graduate students
Federal Direct Loan, Unsubsidized <ul style="list-style-type: none"> Federally funded, non-need based loan Fixed rate, determined each academic year Interest begins to accrue when the loan is disbursed Origination fee of 1.057% 	\$2,000 to 20,500 ²	<ul style="list-style-type: none"> File a FAFSA U.S. citizen or eligible non-citizen Enrolled at least half-time Complete Direct Loans Entrance Counseling and Master Promissory Note at studentaid.gov Complete the Annual Student Loan Acknowledgement online at studentaid.gov
Federal Direct PLUS Loan for Parents <ul style="list-style-type: none"> Federally funded, non-need based loan Fixed rate, determined each academic year Interest begins to accrue when the loan is disbursed Repayment begins when the loan is disbursed or can be deferred until the student graduates Origination fee of 4.228% 	Up to the cost of attendance, minus other financial aid received	<ul style="list-style-type: none"> Student on whose behalf the loan is being borrowed must file a FAFSA Student must be a dependent student, enrolled at least half-time Parent borrower must be U.S. citizen or eligible non-citizen Parent borrower must not have an adverse credit history Complete Direct Loans PLUS Loan Request and PLUS Master Promissory Note at studentaid.gov Complete the Annual Student Loan Acknowledgement
Federal Direct PLUS Loan for Graduate Students <ul style="list-style-type: none"> Federally funded, non-need based loan Fixed rate, determined each academic year Interest begins to accrue when the loan is disbursed Repayment begins when the loan is disbursed or can be deferred until the student graduates Origination fee of 4.228% 	Up to the cost of attendance, minus other financial aid received	<ul style="list-style-type: none"> File a FAFSA U.S. citizen or eligible non-citizen Enrolled at least half-time Not have an adverse credit history Complete Direct Loan Entrance Counseling, PLUS Loan Request and PLUS Master Promissory Note at studentaid.gov Complete the Annual Student Loan Acknowledgement online at studentaid.gov

²Amount of offer may vary depending upon state residency, and/or federal, state and institutional funding.

Please note: Origination fees are effective as of October 1, 2023.

Private Education Loans

Private Education Loans

A private education loan is a non-federal loan issued by a private lender such as a bank or credit union. Private education loans are available for students and/or parents. Private education loans have both fixed and variable interest rates, require a credit check, have varied repayment options and do not provide the same benefits as federal student loans. Students and/or parents may borrow up to the cost of attendance minus other financial aid received. Federal regulations require our office to be notified of any private education loan received. Students should always exhaust federal loan options first, before considering a private education loan.

Selecting a Private Education Loan

Students and/or parents should carefully research and compare the options available from different lenders and select the lender that best suits their needs.

We have a historical lender list online which is comprised of lenders our students have borrowed from over the past three years, and still offer private education loans to the students attending the University of Northern Iowa. We recommend you contact lenders directly for the most current and complete information before making a decision to borrow. For the full list, please visit finaid.uni.edu.

Students and/or parents may select any lender of their choice. Students are required to complete Private Education Loan Counseling with our office before the loan can be certified (approved) with the lender.

A private education loan will not be certified for any student who has remaining federal student loan eligibility (Subsidized or Unsubsidized). For more information about private education loans, or to set up a meeting with a Financial Aid Counselor, contact our office.

Consider the following when taking a Private Education Loan:

- Cosigner Release
- Fixed or Variable Rate
- Origination Fee
- Repayment Length
- Interest Payments While in School
- Loan Forgiveness

Private Education Loan Timeline

1. Student and/or parent applies and is approved for a private education loan
2. UNI receives notification and contacts the student to complete Private Education Loan Counseling if required
3. After the student completes Private Education Loan Counseling, UNI will certify the loan with the lender
4. The loan will disburse toward the student's U-Bill within 8-12 business days after certification occurs
5. Students are encouraged to sign up for Direct Deposit (located in their MyUNiverse) to receive their refund as quickly as possible

FYI

Private Education Loan or PLUS Loan Eligibility

The amount of a Parent PLUS Loan is determined by subtracting all other forms of financial aid from the cost of attendance. The amount remaining is offered in a Parent PLUS Loan as seen here:

\$22,726	Cost of Attendance
– \$12,000	Financial Aid Offers
= \$10,726	Private Loan or PLUS Loan Eligibility

Direct PLUS Loan

Direct PLUS Loan for Parents

Parents of dependent students may borrow up to the cost of attendance minus other financial aid received. The PLUS Loan provides a fixed interest rate, and interest is charged from the date of the first disbursement until the loan is paid in full. An origination fee is deducted proportionately each time a disbursement is made.

To be eligible for a PLUS Loan:

- **The student must have a valid FAFSA on file**
- **The parent borrower must be the student's biological parent, adoptive parent or stepparent**
- **The student must be a dependent student who is enrolled at least half-time**
- **The student and parent must be U.S. citizens or eligible non-citizens**
- **The parent borrower must not be in default on any federal educational loan**
- **The parent borrower must not owe an overpayment on a federal educational grant**
- **The parent borrower must not have an adverse credit history**
- **Student must be meeting SAP policy**
- **If a parent is denied and does not wish to find an endorser or appeal the decision, they can notify our office to have the student's financial aid offer reviewed.**

If the parent does not pass the credit check, they may still be able to borrow the loan if someone agrees to endorse the loan. The parent can also appeal the credit decision if they feel it should be approved. Parent borrowers requiring an endorser or credit appeal must complete additional PLUS Loan counseling at studentaid.gov.

For information on how to apply and obtain a PLUS Loan refer to page 13.

Repayment

The repayment period for a PLUS Loan begins at the time the loan is fully disbursed, and the first payment is due within 60 days after the final disbursement. However, the parent may defer repayment while the student is enrolled at least half-time. The parent can also choose to have a six-month grace period after the student is no longer enrolled at least half-time, before beginning repayment.

Parents may request deferment of their PLUS Loan by contacting their federal loan servicer. If parents are unsure who their federal loan servicer is, they log onto studentaid.gov with their parent FSA ID. Interest will continue to accrue during periods of deferment.

Direct PLUS Loan for Graduate Students

A graduate student may apply for a Direct PLUS Loan for Graduate Students. The amount available is the cost of attendance minus all other financial aid offered, including the Direct Unsubsidized Loan. To be approved, a student must not have an adverse credit history. If a student does not pass the credit check, the loan may still be approved if someone else agrees to endorse the loan. The endorser promises to repay the loan if the borrower fails to do so. The student can also appeal the denial of the credit check. If a PLUS Loan is approved based on an endorser or appeal, the student borrower will be required to complete additional PLUS Loan counseling at studentaid.gov before the loan can be disbursed.

Students taking the PLUS Loan for Graduate Students need to complete a PLUS MPN for Graduate/Professional Students. This MPN is separate from the unsubsidized loan MPN. All MPNs are completed at studentaid.gov. The student must also complete entrance counseling as a graduate student and the Annual Student Loan Acknowledgment at studentaid.gov.

Eligibility Requirements

Additional Assistance

If a student receives additional funds not listed on the offer (off-campus scholarships), report them immediately to our office. To do this, go to the Student Center and select Report Other Financial Aid in the finances tab; fill in the provided area.

Report Scholarships

Enter the relevant information. Select 'Add Another Award' to add more items to the list. All items you report are reviewed by a financial aid counselor. Select 'Save' when you are done.

*Award	*Type	Description	*Amount

Currency used is US Dollar.

* Required Field

ADD ANOTHER AWARD

SAVE

If there is any change to the financial aid eligibility because of the additional assistance, the student will receive an email notifying them of the revision. Whenever a student receives additional assistance, the offer may be adjusted or reduced, even if aid has already been disbursed.

Students enrolled at more than one institution are prohibited from receiving financial aid from both institutions.

Title IV Federal Aid

In order to receive federal aid, students must not be in default on federal educational loans or owe any refunds on federal grants received at any postsecondary institution. An official, final high school transcript must also be on file in the Office of Admissions.

Students may use funds listed on the offer only for educational expenses incurred at UNI for the 2023-2024 academic year.

The university applies financial aid directly to charges on the U-Bill. Funds in excess of these charges at the time of disbursement will be released to the student as a refund. If subsequent charges are made to the U-Bill, it is the student's responsibility to pay them.

Financial aid does not cover certain charges. Check the U-Bill at least once a month to be sure there are not unpaid charges. Financial aid offered for a specific semester can only pay for charges for that semester, and the aid can only be disbursed to the U-Bill for that same semester. It cannot be used to pay prior semester balances.

Enrollment Requirements

We assume that students will enroll full-time in a degree program at the university. The cost of attendance includes an allowance for tuition at a full-time rate. Students must

be enrolled at least half-time (6 hours per semester for undergraduates and 5 hours per semester for graduates) in for-credit classes to receive any financial aid. Non-credit classes are not eligible for financial aid. If students enroll less than full-time but at least half-time, the aid may be reduced based on the enrollment level. Note:

- **Scholarships require full-time enrollment before disbursement.**
- **Not-for-credit, audited, and guided independent study and Camp Adventure classes do not count towards enrollment.**
- **Less than full-time enrollment may reduce future aid eligibility and Satisfactory Academic Progress (see page 23-24)**

Our office monitors enrollment. If a student withdraws from courses and falls below the minimum credit hour requirements, they may be required to repay all or part of their aid. If students are considering withdrawing from a class, discuss the situation fully with a Financial Aid Counselor before doing so. Adjustments to financial aid are not made until after the 10th day of the semester unless a student completely withdraws from all courses.

If the student chooses or is asked to withdraw from the university, inform our office immediately. If the student received a federal student loan, they will be sent information about completing exit counseling. Depending on when they withdrew, they may be required to repay all or part of their aid.

Our office is required to verify that students who receive a non-passing grade (any grade other than A, B, C, D, I or P) actually attended the class, and earned a non-passing grade.

To remain eligible for financial aid, students must make satisfactory academic progress toward completion of their degree requirements (see page 23-24).

Undergraduate students who have received one bachelor's degree and are pursuing a teaching licensure program or second degree in another program will only be eligible for loans. However, a student enrolled in an approved dual-degree program or who is a double major may qualify for aid aside from loans.

Students enrolled as a non-degree student, and wanting to receive financial aid, need to contact their academic department or the Office of the Registrar to determine their degree status.

Disbursing Financial Aid

Receiving Financial Aid

The earliest financial aid can be disbursed is 10 days prior to the semester beginning; financial aid continues to disburse daily (Monday-Friday) after that point.

If a student is not meeting criteria to have their aid disbursed at the time of the initial disbursement, but meets the requirements later within the semester, their aid may be able to disburse at that time.

Grants, scholarships, and loans are first applied directly to the U-Bill to pay charges for tuition, fees, university housing and other university charges. Financial aid offered for a specific semester can only pay for charges for that same semester.

In compliance with federal regulations, the total financial aid offered will not exceed the student's cost of attendance. If additional aid is offered, our office will review your financial aid and make adjustments if necessary. It is the responsibility of the student to pay back any aid that results in a bill.

Refunds

If financial aid exceeds the charges on the U-Bill, the student will receive a refund. Students may have the refund deposited directly to a bank account. If they do not choose this option, a paper refund will be issued. Paper refunds are printed weekly on Friday and held for pick up at the Cashier's window at 103 Gilchrist Hall. Students are required to provide valid identification when picking up their check. Checks not picked up within 14 days will be mailed to the student's permanent home address. The receipt of funds will be significantly delayed if they are not set up for direct deposit.

If a refund is received for a loan and the funds are not wanted, the entire refund or a portion may be returned to our office to reduce the loan for the current semester. UNI will return the funds to the lender lowering total loan indebtedness.

If a refund is received yet the student still owes money on their U-Bill, the student may not have granted permission to authorize financial aid to pay miscellaneous charges (see page 20).

Direct Deposit

Students must enroll for direct deposit through their MyUNiverse within the My Page tab. It is the responsibility of the student to ensure the accuracy of their bank routing and account numbers to avoid delays. Students will receive an automatic email notification each time a refund is sent to their bank account. Students are encouraged to verify receipt of funds with their bank prior to conducting any transactions.

The university will initiate direct deposit refunds daily beginning the first week prior to classes, and continuing through the second week of classes, to accommodate increased financial aid disbursements. Beginning the third week of each semester, direct deposits will be initiated on Monday, Wednesday and Friday of each week.

Parents can have the Parent PLUS Loan deposited directly to their bank account by completing the Direct Deposit for Parent PLUS Loans form. This form is located at obo.uni.edu/student_accounts.

Work-Study

Work-Study is earned through a bi-weekly paycheck with an on-campus job. The student receives the wages as a paycheck and it is not automatically applied to the U-Bill. Wages are typically paid bi-weekly through the employer's payroll system. Students interested in community service may find a position available through the Work-Study program. Students should apply for work-study jobs which are posted on the web at careerservices.uni.edu.

U-Bill Information

Student Billing

The U-Bill is maintained by the Office of Business Operations (OBO). OBO notifies students by email the first of each month if there has been activity on the account. The email lets the student know they have a U-Bill available to view or print on the Student Center. Payment for each semester's charges are due the 20th of each month. If the due date falls on a weekend, the due date will be the first business day following. The university does not send paper bills.

U-Bills for the fall semester will be issued to students in early August. New charges are billed throughout the semester. To determine how much the student owes, go to the Student Center and look at the Account Summary in the Finances section. To see charges in detail, select Account Inquiry from the Student Center. Additional instructions of how to read the bill can be viewed at obo.uni.edu/student_accounts.

Students can grant third party access to their U-Bill by creating a username and password for parents or other third parties on their MyUNiverse under the My Page tab and within the Third Party Accounts section.

The first bill for a semester is issued before financial aid has credited to the U-Bill. If students are anticipating aid to be applied to their bill, they should check the balance of their U-Bill the week before classes begin.

Every student is required to electronically review and agree to the U-Bill Terms and Conditions of Financial Responsibility. Students will complete this on MyUNiverse via the Student Center. The terms and conditions can also be referred to on the Office of Business Operations website at obo.uni.edu/student_accounts.

Granting Permission

Title IV federal aid credits to the U-Bill and is applied to tuition, mandatory fees and contracted housing/meal plans. Title IV aid may pay miscellaneous charges such as parking permits, event tickets, etc., on the U-Bill with student authorization.

The online authorization can be obtained through the following path:

MyUNiverse > Student Center > Finances section > Account Inquiry link > Account Services tab > Student Permissions

This authorization will remain in effect until the student leaves UNI or revokes it. The student may revoke authorization by completing a form available from a Student Accounts Specialist in OBO.

If permission is not granted, it is possible for the student to receive a refund and still have an out-standing U-Bill.

Payments

U-Bill payments can be made by cash, check or online via e-check or credit card. UNI does accept credit or debit cards, but a service fee will be assessed. Payments must be received by the due date to avoid a late fee (up to 1%) and other restrictions. Payments can be made:

- **Online via e-check or credit card in the Student Center**
- **In person at the Cashier's window**
- **In the drop-box located outside of the east entrance of Gilchrist Hall**
- **Mailed to:**

University of Northern Iowa
OBO-Student Accounts
103 Gilchrist Hall
Cedar Falls, IA 50614-0008

Include the student University ID number in the memo section of the check.

U-Bill Information

Viewing the U-Bill

Screen shots are from different u-bill, but display the correct path to review student bill.

1 Locate the Finances section within the Student Center

Finances

My Account

[Account Inquiry](#)

Financial Aid

[View Financial Aid](#)

[Award/Denial Awards](#)

[Report Other Financial Aid](#)

other financial...

Account Summary

You owe 1,619.34.

- Due Now 1,619.34
- Future Due 0.00

**** You have a past due balance of 1,619.34. ****

Currency used is US Dollar.

[make a payment](#)

2 Click the Account Inquiry link

Finances

My Account

[Account Inquiry](#)

Financial Aid

[View Financial Aid](#)

[Award/Denial Awards](#)

[Report Other Financial Aid](#)

other financial...

Account Summary

You owe 1,619.34.

- Due Now 1,619.34
- Future Due 0.00

**** You have a past due balance of 1,619.34. ****

Currency used is US Dollar.

[make a payment](#)

3 The summary tab displays total due by term

Account Inquiry

summary | **activity** | **charges due** | **payments** | **pending aid**

Account Summary

Term	Outstanding Charges & Deposits	Pending Financial Aid	Total Due
FALL 2023		3,785.00	
SPRING 2024		3,785.00	
TOTAL		7,570.00	

Currency used is US Dollar.

[MAKE A PAYMENT](#)

4 The activity tab shows all transactions and when they are posted

Account Inquiry

summary | **activity** | **charges due** | **payments** | **pending aid**

Charges Due

Following is a Running Totals summary by due date of the charges and deposits that you owe. Review either the Details by Due Date table or the Details by Charge table to see the specific charges.

Due Date	Due Amount	Running Total
01/20/2019	4,899.33	4,899.33

Currency used is US Dollar.

5 The charges due tab displays details by due date and charge. In the Invoices Due section, at the bottom, click the View U-Bill link

Account Inquiry

summary | **activity** | **charges due** | **payments** | **pending aid**

Charges Due

Following is a Running Totals summary by due date of the charges and deposits that you owe. Review either the Details by Due Date table or the Details by Charge table to see the specific charges.

Due Date	Due Amount	Running Total
01/20/2019	4,899.33	4,899.33

Currency used is US Dollar.

Details by Due Date

Currency used is US Dollar.

Details by Charge

Currency used is US Dollar.

Invoices Due

Invoice Date	Invoice Number	Due Date	View U-Bill
01/02/2019	UNI0002018322STDNTRILL	01/20/2019	View U-Bill

U-Bill Information

Payment Plan

The UNI Self-Service plan allows students to select a five-month payment plan each semester. All enrolled students are eligible to participate. Students can enroll after the first bill for the semester is generated; however, a student must enroll prior to the first billing due date.

To enroll, students must log into their Student Center and complete the online payment plan agreement. There is a \$20 deferred billing fee per semester. For step by step directions on enrolling, please visit <https://obo.uni.edu/student-accounts/payment-plan>. **E**

Collections

If a student allows the U-Bill to go more than four months past due and fails to respond to communications from student accounts staff, the account may be placed for collection with an outside agency. The cost of this action will be passed on to the student to pay.

1098-T

The 1098-T form is a tuition statement that assists students in determining whether they qualify for certain education related tax credits under the Taxpayer Relief Act of 1997. The IRS requires eligible educational institutions to submit the student's name, address, taxpayer's identification number (TIN), enrollment and academic status for each student enrolled during the calendar year. Educational institutions must also report amounts to the IRS pertaining to qualified tuition and related expenses, as well as scholarships and/or grants, taxable or not. Qualified tuition and related expenses include: undergraduate and graduate tuition, student fees and assessment fees. All forms will be available by January 31 of the following year. An electronic copy is available in the Student Center.

Enroll in Payment Plan **E**

1 Click *Account Inquiry* within the Finances section

Finances

My Account

[Account Inquiry](#)

Financial Aid

[View Financial Aid](#)

[Award/Denial Awards](#)

[Report Other Financial Aid](#)

other financial...

Account Summary

You owe 1,619.34.

- Due Now 1,619.34
- Future Due 0.00

**** You have a past due balance of 1,619.34. ****

Currency used is US Dollar.

[make a payment](#)

2 Select the *Account Services* tab and then *enroll in payment plan*

Account Inquiry

[enroll in payment plan](#)

Account Services

[1098 tax form](#)

[student permission](#)

Enroll in Payment Plan

1 2 3 4

1. Select Payment Plan

You are eligible to enroll in the following payment plan. You will need to follow the 4-step process to enroll. YOU MUST CONTACT STUDENT ACCOUNTS TO CHANGE OR CANCEL YOUR PLAN at student.accounts@uni.edu or call (319)273-2164 8am-5pm M-F, 7:30-4:30 summer.

Payment Plans	Maximum Amount	Number of Installments	First Due Date
Spring 16 5 Payment Plan 5 MONTH Eligible charges (tuition, mandatory fees, and contracted housing) are divided into five payments. All other charges are due the month they are billed. A \$20 deferred billing fee will be assessed to your first u-bill. PAYMENTS NOT PAID BY THE DUE DATE are subject to a late charge up to 1% or have other restrictions applied. Current account information is always available online in Student Center. A complete copy of the University Terms and Conditions is available at www.uni.edu/obo/student_accounts/billing_pro.shtml . It is the responsibility of all students to read and understand them. If you have any questions about the payment plan, your u-bill, or the Terms and Conditions, contact Student Accounts at student.accounts@uni.edu or call (319)273-2164. Staff is available during regular office hours of 8am to 5pm Monday through Friday, 7:30-4:30 summer.	16,641.00	5	01/20/2016

FYI

4 C's That Bust a Budget

Beware of the four C's that can bust a budget. Cars, Clothes, Credit Cards and Cell Phones. Students are encouraged to sign up for Live Like a Student to increase their financial literacy and knowledge. For more information check out finaid.uni.edu

Satisfactory Academic Progress (SAP)

Financial Aid Review Process

The University of Northern Iowa has established requirements of Financial Aid Satisfactory Academic Progress (SAP) that all students must meet in order to be eligible for financial aid. The financial aid programs affected include, but are not limited to, all federal, state and institutional aid, and private education loans.

Financial Aid SAP is reviewed on an annual basis following the conclusion of the spring semester. Students must meet all three requirements at the time of review, or they will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension **MUST** appeal to have their aid reinstated for upcoming semesters at UNI.

SAP Requirements

To maintain eligibility for financial aid, students must meet three standards:

1. Minimum GPA

- Undergraduate and 2nd BA students must maintain a minimum 2.0 cumulative GPA.
- Graduate students must maintain a minimum 3.0 cumulative GPA.

2. Pace of Progression

Students must complete 67% of all coursework attempted at UNI. Only grades of A, B, C, D, X, Cr or P are counted as completed. Failed classes, withdrawn classes and incomplete grades do not count as completed credit hours and negatively impact the SAP calculation. Transfer credit hours are **NOT** included in this calculation.

Example: A student has attempted 114 credits at UNI and completed 87 credits (76% completion rate), thus meeting this standard of academic progress.

NOTE: The credit hours from a repeated course are counted as attempted hours every time the course is repeated.

3. Maximum Time to Complete a Degree

- Students must complete a degree within 150% of the credit hours required per the academic catalog. Transfer credit hours are included in this calculation.
Example: If a degree requires 120 credits to complete, 150% of 120 credits is 180 credits (180 credits would be the maximum).
- Undergraduate students must complete a degree within 12 full-time semesters; 2nd BA and Graduate students must complete a degree within 6 full-time semesters.

Reinstatement of Financial Aid

Students placed on Financial Aid Suspension have the opportunity to appeal and/or have their previous grades reviewed by the Office of Financial Aid & Scholarships. Students have the following options for reinstatement:

1. Initiate the financial aid appeal process.

Financial Aid Suspension appeals must demonstrate extenuating circumstances that impeded a student's ability to make progress academically. All appeals must be accompanied by third party documentation of the circumstances encountered, as well as a signed academic plan of study.

The Financial Aid SAP policy is separate from the Office of the Registrar Academic Standing Policy. Students on Academic Probation or Suspension should contact the Office of the Registrar with questions. Students on Academic Suspension may need to appeal their SAP standing upon readmission to UNI.

2. Meet all Financial Aid SAP requirements.

Undergraduate and 2nd BA students must improve their cumulative GPA to the 2.0 minimum. Graduate students must improve their cumulative GPA to the 3.0 minimum. All students must also meet the 67% course completion standard. You will not be reinstated under this condition until following the completion of an entire semester of coursework, or by individual request. MBA students must complete module 1.

3. Review of grade changes.

Students experiencing grade changes that may reinstate their eligibility should contact the Office of Financial Aid & Scholarships to have their academic progress reviewed. Review of grade changes must occur prior to the end of the semester/academic year in which a student is appealing for aid.

Satisfactory Academic Progress (SAP)

Appeal Process & Deadlines

An appeal process is in place for those experiencing extenuating circumstances that impacted their ability to meet the Financial Aid SAP standards. Appeal forms may be obtained from the Office of Financial Aid & Scholarships or online at finaid.uni.edu.

It is recommended that students submit their appeals as soon as possible to avoid processing delays. Appeals must be submitted by October 1 for the fall semester and March 1 for the spring semester. Late appeals may not be accepted.

Reinstatement of financial aid is contingent upon availability of the funds at the time the appeal is approved.

Appeals are evaluated on an individual basis. While there is no limit on the number of times a student can appeal their SAP standing, students should be aware that multiple appeals may be difficult to approve. In these cases, significant documentation of extenuating circumstances should be submitted for evaluation.

Financial Aid Probation Status

Financial Aid Probation is available for a maximum of one semester for students who have successfully appealed to have their aid reinstated. Students on Financial Aid Probation must continue to adhere to the Financial Aid SAP policy and any other conditions listed on the appeal approval notice. Students on Financial Aid Probation status are reviewed at the end of each semester. Students not making progress toward the terms of their appeal notice will have their aid suspended and must appeal to have their aid reinstated.

Financial Aid Academic Plan

If it is not possible for the student with an approved appeal to achieve minimum SAP standards within one semester, the student will be placed on an Academic Plan. While on the Financial Aid Academic Plan, students must meet all SAP standards each semester. The conditions for the approved appeal will continue each term until the student meets the minimum standard(s) or fails to meet the conditions of the approved appeal.

If the student fails to meet the appeal conditions, the student's account will revert to Financial Aid Suspension status, indicating that the student is ineligible for aid. The student must then appeal to have their aid reinstated.

Denied Appeals

Students denied Financial Aid Suspension appeals may continue attending UNI by funding their own education or by exploring alternative private education loan options. You must check with private lenders to determine if they offer loans to students not meeting SAP requirements.

If students meet all of the SAP standards in the future, they may contact the Office of Financial Aid & Scholarships to request a review of their financial aid status.

Additional Information

For additional information regarding the SAP Appeal process, recommendations, helpful hints, and frequently asked questions, please review the SAP Tips & Additional Information website at finaid.uni.edu.

Withdrawing

Withdrawing

Federal regulations require the university to return a portion or all of the federal student aid that has been disbursed if a student withdraws from one or more classes, or withdraws entirely from the university. The amount of federal student aid that is required to be returned will vary depending on the date of withdrawal. If a student is considering withdrawing from one or more classes, or from the university, it is important to visit with a Financial Aid Counselor to discuss the situation. Dropping to less than half-time enrollment or withdrawing from all classes may affect the repayment status of a current or previous student loan.

Withdrawing from Classes

Our office monitors hours of enrollment for students receiving financial aid. Students who withdraw from courses during the first two weeks of class, but are still enrolled, will have their aid reduced accordingly. Students who withdraw from courses after the first two weeks of the semester, but are still enrolled, will not have their financial aid adjusted. However, a student's eligibility for financial aid in future semesters may be affected if courses have been withdrawn from. For more information refer to the SAP section on pages 23 and 24.

The Office of the Registrar has a tuition refund **F** policy that determines the tuition and fees refunded to a student who withdraws from all classes. The amount is based on the date the student withdraws from the university, and may vary from 0-100%. Students should check with the Office of the Registrar or the university catalog to determine the tuition and fees refund for which they may be eligible.

Food and housing refunds are made in accordance with University Housing and Dining contract. Contact Housing and Dining for more information about food and housing refunds.

Full Semester Courses	
Timing	Tuition & Fee Refund Percentage
Before Classes Begin	100%
Withdraw During 1st Week	90%
Withdraw During 2nd Week	75%
Withdraw During 3rd Week	50%
Withdraw During 4th Week	25%
Withdraw After 4th Week	0%

The above chart is the tuition refund timeline used by the Office of the Registrar

Return of Financial Aid

Students who withdraw from all classes at the university before 60% of the semester has passed are required to return unearned financial aid.

For example, if a student completes 30% of the semester, then 30% of the financial aid received may be retained and the other 70% of financial aid received must be returned in the following order:

1. Federal loans
2. Federal grants
3. State programs
4. UNI grants and scholarships
5. Off-campus offers

Students are notified of any changes to their financial aid resulting from withdrawal, and should check their U-Bill after they have withdrawn. Students who withdraw from all classes after 60% of the semester has passed can retain all of the financial aid that has been disbursed. Students should keep in mind that loans disbursed must still be repaid according to the terms of the promissory note.

Unofficially Withdrawing (Stop Attending)

At the end of each semester, our office reviews the status of students who received all "F" grades. Course instructors are contacted for assistance in identifying the last date of attendance. If a student stops attending all classes during a semester but fails to officially withdraw, the student will be considered "unofficially withdrawn" and is at risk of having portions of their financial aid returned based on the withdrawal percentages. Financial aid adjustments will be reflected on the U-Bill.

Student Employment



FYI

Student Employment

Students can search for on and off campus jobs, internships and cooperative education opportunities within the online job board. Students do not need Federal Work-Study to have a job on UNI's campus; in fact the majority of student jobs at UNI are non-Work-Study.

Departmental Employment

There are more than 5,600 jobs on campus. Approximately 75% of these positions are funded through departmental employment. This type of employment allows departments to hire students and pay their wages with departmental funds. Any degree seeking student at UNI enrolled at least half-time may be employed as a departmental student employee. This type of employment has no bearing on financial aid.

Work-Study Employment

Work-Study is a federal program for students who have high financial need as determined by the FAFSA. Students must have an SAI between -1,500-10,000, U.S. Citizen, or eligible non-citizen and be enrolled as an undergraduate at least half-time.

Work-Study will appear on the on the financial aid offer and is typically offered for \$2,500 per academic year. Recipients need to accept or decline Work-Study. UNI has limited funding for Work-Study. We encourage students to complete the FAFSA early to increase their chances of consideration for Work-Study. Students who have been offered Work-Study should begin their job search early as many of these positions fill quickly. Students offered Work-Study who do not find employment within the first four weeks of class may potentially have it removed from their offer.

Students who are participating in a UNI exchange or study abroad experience are not eligible to earn Work-Study. Graduate students are not offered Work-Study, however they can be considered for CSL or America Reads positions.

Community Service Learning (CSL)

Community Service Learning (CSL) is a cooperative program between UNI and local nonprofit agencies. Students earn Work-Study funds at off-campus organizations that are not politically affiliated or discriminatory in their services based on religious affiliation. CSL affords students the opportunity to gain valuable work or paid internship experience with community organizations. Students have been employed through CSL in a variety of organizations ranging from museums and libraries to daycares and recreation centers. Students may begin working in CSL positions as early as the first day of classes in the fall semester. For more information about CSL, contact the CSL Coordinator at 319-273-2700.

America Reads

Students can earn Work-Study while tutoring at an off-campus local elementary school. Further information is available at finaid.uni.edu.

Securing Employment

The online job board at careerservices.uni.edu is a one-stop tool designed to assist students in their search for employment. The search includes departmental or Work-Study jobs, and on or off campus opportunities.

Before starting as a student employee, students must visit Career Services and complete necessary documentation such as an I-9 and W-4, as well as enroll in direct deposit. To complete the I-9, students will need to have their original social security card, birth certificate or passport.

All student employees (departmental and Work-Study) are paid on a bi-weekly basis via direct deposit.

Reapplying for Aid

Applications

Students must complete a FAFSA every academic year they wish to receive federal aid. Students should receive an email message explaining how to submit a renewal FAFSA. Students are encouraged to complete their FAFSA as soon as possible, as some funds are limited.

Students are also encouraged to apply for scholarships yearly. The UNI Scholarship Application for the 2025-2026 year is available July 2024 and must be submitted by January 15th, 2025.

Continuing Eligibility for Aid

Generally, students will receive similar financial aid packages throughout their undergraduate years if the following remain true:

- **The federal aid programs and regulations remain the same**
- **Federal, state and institutional funding for aid programs are not reduced**
- **Students submit the appropriate application materials by the required deadlines**
- **Students provide accurate information on all application materials**
- **Students maintain SAP standards**

If the student received aid from sources other than our office, such as departmental offers or private scholarships, it is the student's responsibility to know the application requirements and deadlines for those aid programs. For reapplication procedures, contact the source or organization that offered the funds.

Study Abroad

If students will be enrolled in a UNI-sponsored study abroad program, they must apply for financial aid through UNI. Depending on the cost of the study abroad program, we may or may not be able to meet the student's full demonstrated financial need to attend. If the student will be participating in a study abroad program, the student must complete the study abroad application. For more information and the application visit studyabroad.uni.edu.

Special Circumstances

If a student's family has experienced a special circumstance such as a loss of income, large out-of-pocket payments for medical or dental expenses, or incurred non-discretionary debt due to a funeral or natural disasters, contact our office for details on how we may be able to assist.

Any request to our office is considered using best professional practices and making such a request does not guarantee approval. Financial aid regulations are subject to change through legislation or policy changes by the U.S. Department of Education.

FAFSA

The 2024-2025 FAFSA was available in December 2023 and uses 2022 tax information. Families are encouraged to use the IRS Data Retrieval Tool to transfer their tax information into their FAFSA.

Can Aid Be Received on Repeated Coursework?

Federal regulation limits the number of times a student may repeat a course and receive financial aid for that course. A student may receive aid when repeating a course that was previously failed, regardless of the number of times the course was attempted. A student may receive aid to repeat a previously passed course only one additional time; this policy applies regardless of if the student received aid for earlier enrollment in the course.

Can Aid Be Received for Courses Taken at Other Institutions?

Students taking classes at another institution may still be eligible to receive financial aid through UNI and pay the host institution, provided the student is degree seeking at UNI and meeting all aid requirements. Students may need to meet with a staff member in our office to complete a Consortium Agreement. A Consortium Agreement is an agreement between the student, our office and the host institution stating that UNI will provide financial aid for the period of enrollment specified in the agreement. Fall or spring consortiums are limited to one during a student's undergraduate career at UNI. Students are not limited to the number of summer consortiums they may complete. If a student withdraws from classes at the host institution after receiving financial aid, the student may be required to repay all or part of the funds.

My Parents No Longer Claim Me on Their Tax Form, Am I Independent?

No. Whether or not your parents claim you on their taxes has no bearing on your financial aid. Financial aid dependency is determined by the FAFSA.

My Parent is in College, Can They be Included in the College Number on my FAFSA?

No. When the Department of Education calculates a student's financial need, credit is only given for each sibling, not parent, living in the household and enrolled at least half-time in a college program leading to an undergraduate degree. Per federal guidelines, siblings dual enrolled in high school and college courses can not be included either.

Is Work-Study Income Taxable?

Yes. Any money received as the result of work is considered taxable income. You will be asked to file a withholding form (W-4) and you will receive a statement of income and taxes withheld form (W-2) each calendar year. Your taxable earnings from need-based employment must be reported on your FAFSA. Questions regarding your withholding status should be directed to Payroll.

Do I Have to Report Grants, Scholarships or Fellowships to the IRS?

Part or all of a grant, scholarship or fellowship may be taxable, even if you do not receive a W-2 form. If you are in a degree program, amounts you use for expenses other than tuition and course related expenses are taxable. To determine this taxable amount: add all grant, scholarship and fellowship offers received in a calendar year, then subtract all tuition, fees, book and supply expenses. If the remaining amount is a positive number, it must be reported as income. If you are not enrolled in a degree program, the full amount of the grant, scholarship or fellowship is taxable. Contact the Internal Revenue Service for more detailed information at [irs.gov](https://www.irs.gov).

How Can I Learn More About Federal Education Tax Credits?

The American Opportunity Tax Credit is for expenses for the first four years of post-secondary education. The Lifetime Learning Credit is based on qualified tuition and related expenses you pay for yourself, your spouse or a dependent for whom you claim an exemption on your tax return. You cannot claim both in the same year. Credits are claimed using Form 8863.

Resources

Financial Aid Resources

Office of Financial Aid and Scholarships

105 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0024
FAX: 319-273-6950
EMAIL: fin-aid@uni.edu
finaid.uni.edu
319-273-2700

Veteran's Benefits

Military & Veteran Student
Services Coordinator
319-273-3040
Veteran Certification Official
319-273-2241

Student Employment

102 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0384
FAX: (319) 273-6998
319-273-6857

FAFSA

fafsa.gov

Direct Loan Applicant Services

Questions regarding credit decisions, appeals and endorsers
1-800-557-7394

Loan Servicers*

Aidvantage

aidvantage.com
1-800-722-1300

Nelnet

nelnet.com
1-888-486-4722

Great Lakes Educational Loan Services, Inc.

mygreatlakes.org
1-800-236-4300

MOHELA

mohela.com
1-888-866-4352

U.S. Department of Education

Federal Student Aid
Studentaid.gov
Online MPN
Loan Entrance/Exit Counseling
Annual Student Loan Acknowledgement
TEACH Grant Online Counseling
TEACH Grant Agreement to Serve
Loan Consolidation
PLUS Loan Application

Federal Student Aid Office of the Ombudsman

Help resolving disputes and issues with federal student loans
1-877-557-2575
ombudsman.ed.gov

OSLA

public.osla.org
1-866-264-9762

EdFinancial Services

edfinancial.com
1-800-337-6884

Additional UNI Resources

Office of Admissions

002 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0018
admissions.uni.edu
(undergraduate)
319-273-2281 (undergraduate)
grad.uni.edu (graduate)
319-273-2623 (graduate)

Office of Business Operations, Student Accounts

103 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0008
obo.uni.edu
319-273-2164, option 3

Office of the Registrar

115 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0006
registrar.uni.edu
319-273-2241

University Housing and Dining

Redeker Center
University of Northern Iowa
Cedar Falls, IA 50614-0252
uhd.uni.edu
319-273-2333

Graduate College

110 Lang Hall
University of Northern Iowa
Cedar Falls, IA 50614-0135
grad.uni.edu
319-273-2748

Health Services

016 Student Health Center
University of Northern Iowa
Cedar Falls, IA 50614-0221
health.uni.edu
319-273-2009

UNI Athletics

unipanthers.com
319-273-DOME

Rod Library & UNI Museum

library.uni.edu
319-273-2838

Public Safety

30 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0023
pubsaf.uni.edu
319-273-2712

Wellness and Recreation

101 WRC
University of Northern Iowa
Cedar Falls, IA 50614-0201
wellrec.uni.edu
319-273-6275

Gallagher Bluedorn

Performing Arts Center
8201 Dakota Street
Cedar Falls, IA 50614-0801
gbpac.org
319-273-3660

Student Success and Retention

102 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0384
success.uni.edu
319-273-4260

*To find your federal loan servicer, please visit studentaid.gov.

REMINDERS FOR FALL SEMESTER:

- Make sure final, official high school transcripts are sent to the Office of Admissions
- There will be a one-time Records and Document fee applied to the Fall U-Bill for \$220
- Complete all necessary loan requirements by **July 31st** to ensure timely disbursements
- Be sure to sign-up for Live Like a Student online at **finaid.uni.edu**



- Free, 3-week, non-credit, in-person course
- Students are entered into a \$250-\$1,000 scholarship drawing for each class attended
- Register online at **finaid.uni.edu/live-like-a-student**



**University of
Northern Iowa**

Office of Financial
Aid & Scholarships

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



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