Right fit. Right here.
UNI: THE RIGHT FINANCIAL FIT

• One of the top 22 colleges in Iowa that provides students with the best lifetime return on investment.
  – Affordable Colleges Online

• One of the top 100 colleges in the U.S. that does the best job of helping students with financial need obtain a marketable degree at an affordable price.
  – Washington Monthly, Best Bang for the Buck 2013

• One of the Top 100 Best-Value Public Colleges for the third year in a row.
  – Kiplinger’s Personal Finance Magazine

THE RIGHT PLACE TO STUDY

You want a quality education, and you want it to be affordable. At the University of Northern Iowa, you’ll find a wide range of majors, engaging classes, student/faculty research opportunities, Division I sports and outstanding performance spaces. All of this and more can be yours when you choose one of the most affordable four-year institutions in the state: UNI.

Keeping more money in your pocket is important when you’re looking at colleges. Just as important is how thoroughly a college will prepare you to get a well-paying job and climb the career ladder after graduation. UNI does both, and more. Our counselors in the Office of Financial Aid and Scholarships will do everything they can to make your UNI education affordable.
THE RIGHT FINANCIAL FIT
More than 91 percent of UNI’s first-year students receive financial aid. It’s that kind of support that will help you achieve your academic and career goals.

KEY TERMS TO KNOW
Expected Family Contribution (EFC)—The amount calculated by information submitted in the FAFSA. Your EFC is used to determine your financial eligibility.

Financial Need—The difference between the cost to attend UNI and your EFC. Your financial need determines your eligibility for some types of financial assistance.

Financial Aid—Financial assistance that’s separate from your income. Aid is awarded in the form of scholarships, grants, loans and on-campus employment.

Financial Aid Awards—After submitting the FAFSA, this is the amount of financial assistance you’ll receive from UNI. You can accept, decline or reduce all of the awards being offered.

Free Application for Federal Student Aid (FAFSA)—The application you and your parents must complete to be considered for financial aid. Complete the FAFSA as soon as possible after January 1 of your senior year. The FAFSA must be completed each year you’re enrolled at UNI.

DO YOURSELF A FAFSA!
• FILL IT OUT AFTER JANUARY 1
• FAFSA.GOV
• SCHOOL CODE: 001890
FINANCIAL AID TIMELINE FOR ATTENDING UNI

FALL
Apply for Scholarships. You must apply for admission to UNI (uni.edu/admissions/apply) before you can complete your UNI Scholarship Application. When you apply for admission, you’ll create your MyUNiverse account that lets you access the scholarship application. Financial aid deadlines can vary, so fill out your admission application today!

WINTER
Complete the Free Application for Federal Student Aid, which is available after January 1 at fafsa.gov. UNI’s school code is 001890.

SPRING
Review your Financial Aid Award. Your UNI award information will be sent to your MyUNiverse account.

Complete Loan Requirements. If you take out any loans, you’ll need to complete Entrance Counseling and the Direct Loan Master Promissory Note at studentloans.gov.

SUMMER
Report Non-UNI Scholarships. If you receive additional scholarships, such as those from community organizations in your hometown, you’ll need to let UNI know. Scholarship checks can be sent directly to UNI and will be credited to your university bill (U-Bill).

Get an early, realistic estimate of your financial aid package with the online Net Price Calculator, which can be found at uni.edu/finaid.
From grants and scholarships to loans and on-campus employment, UNI offers the right options to help you and your family pay for college.

**Grants**

Grants are awards you don’t have to repay. When you complete the FAFSA, you’re automatically considered for a grant based on your financial need.

UNI’s grant programs include:

- Federally funded grants such as the Pell Grant, Supplemental Educational Opportunity Grant (SEOG) and the Teacher Education Assistance for College and Higher Education (TEACH) Grant.
- State grants such as the Iowa Minority Academic Grants for Economic Success (IMAGES) and the All Iowa Opportunity Foster Care Grant.
- UNI institutional grants such as the Tuition Guarantee Program for Iowans (see above), Tuition Guarantee Program for Multicultural Community College Iowans and the Tuition Assistance Grant.

**Tuition Guarantee Program for Iowans**

This four-year commitment of full tuition and fees is provided through a combination of federal, state, and institutional grants and scholarships. To be eligible, you must be an Iowa resident who recently graduated from an Iowa high school. Your EFC must be 1,000 or less as determined on the FAFSA.

**Scholarships**

Last year, UNI awarded nearly $20 million in student scholarships. And just like grants, scholarships are awards you don’t repay.

There are several scholarship categories, such as academic achievement, community service work, field of study, financial need and year in school. Learn which scholarships you’re eligible for by visiting uni.edu/finaid/scholarship.

Follow these simple steps to apply for scholarships at UNI:

- Apply for admission at uni.edu/admissions/apply.
- Visit uni.edu/finaid/scholarship to review all scholarships.
- Complete the UNI Scholarship Application to be considered for all UNI scholarships. (You can apply for scholarships even if you haven’t chosen a major.)
- Mark your calendar. January 15 is the most common deadline for applying for scholarships.

Individual departments and the Office of Financial Aid and Scholarships will contact you once scholarship decisions are made.
THE RIGHT FINANCIAL FIT

UNI’s Office of Financial Aid and Scholarships will work with you to make college as affordable as possible. One of the many reasons why UNI is the right fit is because after you graduate, on average you’ll owe less money than graduates from almost all other Iowa four-year universities.

STUDENT LOANS

All student loans must be paid back once you graduate or are no longer enrolled at least half time. You must complete the FAFSA to qualify for student loans. Once you do, you’ll be considered for the following:

- **Federal Direct Subsidized Loan.** This is a need-based loan and is interest-free while you’re enrolled at least half time. Payments are deferred until six months after you graduate.

- **Federal Direct Unsubsidized Loan.** This non-need-based loan has a fixed interest rate that accrues while you’re enrolled. You can defer interest payments or begin paying the interest once the loan is disbursed.

- **Federal PLUS Loan.** Each year, parents of dependent students can borrow the amount equal to the cost of attendance, less any other financial aid received. The interest rate is a fixed percentage. Parents can defer payment until after their son or daughter graduates or enrolls less than half time.

ANNUAL LOAN LIMITS

There’s a limit on how much dependent students can obtain through the Federal Direct Loan Program:

- Freshmen - $5,500 total; up to $3,500 in subsidized loan
- Sophomores - $6,500 total; up to $4,500 in subsidized loan
- Juniors - $7,500 total; up to $5,500 in subsidized loan
- Seniors - $7,500 total; up to $5,500 in subsidized loan

STUDENT EMPLOYMENT

Each year, approximately 3,500 UNI students work on campus. Many of our students work in campus offices, the dining and residence halls, the library and the Wellness Recreation Center, to name a few.

Besides saving money on gas and time in the car, there are even more benefits to working on campus:

- You’ll work a school-friendly schedule of 10 to 15 hours per week.
- You’re off during semester breaks and most holidays.
- You’ll earn an average wage of $8.23 an hour.
- Your paycheck is automatically deposited in your bank account every two weeks.
- You’ll gain resume-worthy skills that will impress employers.
- The people you work with can serve as career references.
- You’ll feel even more connected to UNI.

Check out the UNI Job Board at uni.edu/careerservices to see the jobs that are available. A guest user link is available to provide board access.

To maintain student employment, you must be enrolled in at least six credit hours of academic credit. There are two types of student employment:

- **Work-Study**—Awarded based on financial need and as part of your Financial Aid Award. You apply for work-study by completing the FAFSA; the standard work-study award is $2,000.

- **UNI Campus Jobs**—Available to any UNI student regardless of financial need. You don’t have to complete the FAFSA to obtain a position in one of our university departments. In fact, approximately 75 percent of on-campus student jobs are filled by student employees without work-study.
THE RIGHT FIT FOR ACADEMIC SUCCESS

UNI BILLING PROCESS
On the first of every month, a notification will be sent to your official UNI email address indicating when your bill is available. Your U-Bill is due on the 20th of every month and will include the following costs:

- Campus room and meal plans
- Mandatory fees
- Tuition

DEFERRED PAYMENT PLAN
You can pay your U-Bill by splitting it into five monthly payments each semester. A $20 per semester fee is added to your bill when you choose the deferred payment option.

TUITION & FEES

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<th>2015–16 Expenses</th>
<th>Iowa Resident</th>
<th>Out-of-State Resident</th>
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<td>Undergraduate tuition and fees*</td>
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<tr>
<td>Room and board**</td>
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*Tuition is based on 12 or more credit hours. Tuition and fees includes mandatory computer, health, facility, recreation and student services fees.

**Room and board is based on double room and Purple Meal Plan (including unlimited dining center access.).
WHAT DOES IT MEAN TO “LIVE LIKE A STUDENT”? 

“Live like a student” means making responsible decisions regarding money, such as creating a budget, setting financial goals, living within your means and understanding how what you do today will affect your financial future.

UNI’s Office of Financial Aid and Scholarships offers a variety of services and programs to help you better manage your finances. Programs include:

• Live Like A Student Courses—Three-week, non-credit courses offered for free throughout the semester. You’ll learn about personal budgeting, credit and credit cards, student loans and identity protection.

• One-on-One Money Management Counseling—These one-on-one, confidential sessions can help you understand your award notification and U-Bill. Our financial aid counselors can also provide budgeting assistance as they focus on your unique financial situation.

Visit uni.edu/finaid for more information or to register.

OFFICE OF FINANCIAL AID AND SCHOLARSHIPS
(319) 273-2700 | fin-aid@uni.edu | uni.edu/finaid

CONTACT ADMISSIONS:
(319) 273-2281 | admissions@uni.edu | uni.edu/admissions

The University of Northern Iowa does not discriminate in employment or education. Visit uni.edu/policies/1303 for additional information.