



University of the Incarnate Word
Office of Financial Assistance
Terms and Conditions for Financial Aid

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Application Requirements:

- ❑ Each year, you must reapply for aid by completing a FAFSA (Free Application for Federal Student Aid) at <https://studentaid.gov/>. **The UIW FAFSA school code is 003578.**
- ❑ Financial aid disbursed at UIW is only for educational expenses incurred during your enrollment period. You may only receive aid at one school during the same enrollment period.
- ❑ Federal loans used in summer are part of your annual limit for the year, and reduces fall and spring amounts. For main campus undergraduate students, a separate summer school application is used to request summer aid.

Enrollment Requirements:

- ❑ Undergraduate main campus students must enroll **full-time per semester in main campus undergraduate coursework** to receive UIW Grants, UIW Scholarships (academic, performance, and endowed), and State grants. Federal Pell grant prorates based on your enrollment.
- ❑ Graduate students must be enrolled at least half-time in graduate level courses per semester to receive financial aid. If enrolled in a combination of graduate and undergraduate courses, **only graduate level courses count towards the enrollment requirement.** Students taking undergraduate coursework required as pre-requisites for graduate school may receive federal loans under their undergraduate limits, provided undergraduate aggregate limits have not been exceeded, and half-time enrollment requirements are met.
- ❑ **To be eligible for federal loans, you must be enrolled at least half-time (regardless of program or period of enrollment).** Students enrolled in terms of eight weeks or less will not receive disbursements for federal loans until they attend half-time hours for the overall semester. For example, undergraduate students taking 3 hours in Term 1 and 3 hours in Term 2 will not receive loan funds until Term 2 begins.
- ❑ **Repeat Coursework: Students who are repeating a course that they have previously passed (D- or higher) may receive federal financial aid and count the course towards enrollment only one more time.** If the course is passed a second time (D- or higher), it will not be covered by federal aid or counted towards enrollment unless a higher grade is required by your specific degree plan and major.

Enrollment Definitions (Minimum Credit Hours per Semester Needed):

	Undergraduate *	Graduate*	Professional	Ph.D.	Ph.D. (Dissertation)
Full-Time	12	6	12	6	3
Half-Time	6	3	6	3	1

***Includes students enrolled in Main Campus and/or Extended Academic Programs**

Students enrolled in Graduate and/or Extended Academic Programs have loans certified in 8 week terms. Students enrolled in these programs who will not enroll in the second Fall or Spring term may request a review of their aid to determine eligibility for their second disbursement.

Satisfactory Academic Progress:

- ❑ **All students must demonstrate Satisfactory Academic Progress (SAP) in order to maintain eligibility for financial aid. A completion rate of 75% is required of all attempted coursework, along with a cumulative GPA of 2.0 for undergraduate work and a 3.0 cumulative GPA for graduate work.** All courses attempted at UIW and transferred from another college cannot exceed more than 150% of your degree requirements.
- ❑ Renewal of State grants requires completion of 24 credit hours per academic year and a 2.5 cumulative GPA.
- ❑ The complete SAP policy is available online at: <http://www.uiw.edu/finaid/sapinfo.html>

Completion Requirements:

- ❑ You are responsible for enrollment and financial obligations to the university, regardless of payment methods, attendance, or performance in class. Your enrollment (as indicated by your registration) indicates your intent to receive credit and acceptance of all university charges for the semester and/or term. **Once registered, it is your responsibility to drop classes or withdraw if you plan not to attend.** In addition, after the published 100% Refund Period, you are responsible for all charges even if you drop or withdraw.
- ❑ If you receive aid (including federal loans) and withdraw, have registration canceled, or stop attending, you may be subject to returning a portion of those funds to their source. **If you withdraw or drop courses prior to loan proceeds crediting your account, you may not be eligible for those funds.**
- ❑ **If you withdraw from all classes (or stop attending) after being paid financial assistance, you may be responsible for a repayment of Federal or State funds based upon the regulations from the U.S. Department of Education.** You understand that you are awarded aid for the entire semester and funds are disbursed at the beginning of the enrollment period(s). If you cease enrollment prior to the end of the semester, you have not earned all aid awarded and a portion may be returned. You must contact the Office of Financial Assistance about the consequences **prior** to withdrawing.
- ❑ Dropping individual courses may affect your aid eligibility. **Please contact our office prior to dropping courses to verify how the change may impact your aid.**
- ❑ **The Pell Grant funds you receive cannot exceed six years over the course of your lifetime.** Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%. For more information: <https://studentaid.ed.gov/sa/types/grants-scholarships/pell/calculate-eligibility>

Outside Resources:

- ❑ **Your Financial Assistance may be adjusted if any reported FAFSA information changes, or if you receive outside resources** (i.e. Resident Assistant, Graduate Assistant, discounts, outside scholarships, waivers, employer-paid tuition, etc.). **You must notify our office of any outside resources not awarded through our office.**
- ❑ **Outside scholarships will be noted on the award upon receipt of donor notification, however funds will not be counted and applied until the check is received.**
- ❑ Adjustments to awards due to participation in VA programs are done based on the certification from the UIW Office of Veteran's Affairs. **You may have federal aid in addition to VA benefits, however State and Institutional aid may be adjusted depending on the VA benefit certification.**

Direct Costs and Cost of Attendance:

- ❑ **Your award letter displays your Cost of Attendance (COA), which is your maximum budget.** The COA includes direct costs that are billed to you (like tuition and fees) along with indirect costs that are not billed to you (like personal expenses, transportation, and off-campus housing). Student aid cannot exceed your COA.
- ❑ **Actual billed charges are called Direct Costs.** These are charges seen on the bill (like tuition, fees, and on-campus housing). **Some students may choose to accept financial aid programs that cover only their Direct Costs, while others will opt to apply for additional resources to cover costs.**

Connecting with the OFA:

- ❑ **All electronic correspondence will be sent to your UIW e-mail account (Cardinal Mail). It is your responsibility to check Cardinal Mail regularly.** All paper correspondence will be sent to your permanent address, which you must keep current.
- ❑ **OFA media sites include Instagram: @UIWFinancialAid Twitter: @UIWFinancialAid Facebook: <http://www.facebook.com/UIWFinancialAssistance>**
- ❑ For complete information on all programs, visit the **OFA website** at <http://www.uiw.edu/finaid>