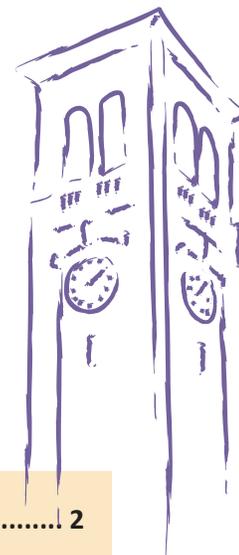


**A Year In Review**  
**2009-10 Annual Report**  
Office of Student Financial Aid  
A Division of Student Affairs Department  
"We Help Students Succeed"





## What's Inside

<b>Financial Aid News .....</b>	<b>2</b>
<b>Student Staff Photo .....</b>	<b>3</b>
<b>The Facts .....</b>	<b>4</b>
<b>Scholarships .....</b>	<b>5</b>
<b>Grants &amp; Student Employment .....</b>	<b>6</b>
<b>Loans.....</b>	<b>7</b>
<b>Comparison Chart of Aid Programs .....</b>	<b>8</b>
<b>Processing &amp; Advising.....</b>	<b>9</b>
<b>Outreach .....</b>	<b>10</b>
<b>Publications.....</b>	<b>11</b>
<b>Staff Recognition .....</b>	<b>11</b>
<b>Development &amp; Reporting.....</b>	<b>12</b>
<b>Academic Year 2010-2011.....</b>	<b>13</b>
<b>Scholarships &amp; Grants for New Students.....</b>	<b>14-15</b>
<b>Staff Photo .....</b>	<b>16</b>
<b>Service Directory .....</b>	<b>Inside Back Cover</b>



*Dear Colleagues,*

*I am pleased to provide the first annual "Student Financial Aid Report." This report includes detailed information about the major activities and events that have occurred in fiscal year 2010, as well as historical data and general information about the office. It has been compiled for a better understanding of financial aid for the university community. The Service Directory inside the back cover can be used as a handy reference tool.*

*The 2010 fiscal year has been a successful year in regards to the availability of gift aid and the reduction of private loan debt. On page 8 you will note that our Pell Grant volume has increased due to the availability of a second Pell Grant for students to use in the same fiscal year. Members of our staff are doing a great job administering the TEACH Grant and counseling students to reduce their private loan borrowing.*

*Feel free to contact me directly with any questions concerning information contained in this document.*



*Joyce Morrow  
Director  
Student Financial Aid*

## **Mission**

The mission of the Office of Student Financial Aid is to provide access to financial resources in a fair, sensitive and confidential manner; to inform and educate students and families about their financial options; and to continually improve services so students may take full advantage of their educational opportunities. The Office of Student Financial Aid is committed to promoting and maintaining integrity, accuracy and timeliness in compliance with applicable law, regulations and policies that govern federal, state, institutional, and private funds in order to serve the maximum number of UNI students.

## **Awarding Philosophy**

Our awarding philosophy is based on the recruitment goals and objectives of the university's strategic enrollment plan. Students with the greatest need will receive a larger proportion of available gift aid. 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 awarded will not exceed the student's cost of attendance.

## Financial Aid News

---

### Federal

Recent federal legislation such as the Higher Education Opportunity Act (HEOA) of 2008, the Truth in Lending Act (TILA) and the American Recovery and Reinvestment Act (ARRA) of 2009 resulted in many new regulations to be implemented. Below is a partial list of the new regulations which impact Title IV funding.

#### Changes to the federal grant programs:

- Students may receive more than one maximum Pell Grant award per year under certain conditions.
- Special eligibility rules for children of U.S. soldiers who died fighting in Iraq or Afghanistan provide the maximum Pell Grant for these children.
- Pell Grant eligibility is now limited to 18 semesters.
- Academic Competitive Grant (ACG) and the National Science and Mathematics Access to Retain Talent Grant (SMART) programs will end after the 2010-2011 academic year.

#### Changes to federal loan programs:

- Loan counseling must include debt management information and repayment options.
- A loan forgiveness program for borrowers who are employed full time in "areas of national need."
- Comprehensive consumer disclosures at the time of application and solicitation, approval, and consummation of private education loans.
- Change in default rate calculation from 2-year to 3-year cohort default rate by 2014.

#### Changes to campus health and safety:

- Institutions must implement greater coordination between campus security and local law enforcement.

- Institutions must disclose their policies regarding immediate emergency response and evacuation procedures that immediately notify the campus community upon confirmation of a significant emergency or dangerous situation that poses a threat to students or staff, unless this would compromise efforts to contain the emergency.
- Institutions must also publicize and test their emergency response and evacuation procedures on an annual basis.
- Institutions must disclose policies on required vaccinations.

#### Other changes

- Institutions must publicly disclose current credit transfer policies, including any criteria used to evaluate transfer of credit earned at another institution and a list of institutions with which it has established an articulation agreement.
- Institutions must have a code of conduct, and officers, employees, and agents of institutions that have loan responsibilities must be informed annually about the institution's code of conduct.
- Codes of conduct must prohibit officers, employees, or agents of institutions and under certain conditions, the families of officers, employees, or agents of institutions from soliciting or accepting gifts from lenders, guarantors, and servicers of education loans.
- Institutions must develop plans to detect and prevent unauthorized distribution of copyrighted material on information technology systems, including offering alternatives to illegal downloading and peer-to-peer distribution of intellectual property.
- Institutions must disclose information on student body, diversity, placement in employment and types of employment obtained by graduates, fire safety, and the retention rate of certificate or degree-seeking, full-time undergraduate students.
- Institutions must make available a "Net Price Calculator" on their website by October 2011.
- Veterans' educational benefits are no longer considered a resource in determining the financial needs of veterans.

## State

Due to economic hardship at the state level there have been cuts in funding levels in programs such as the All Iowa Opportunity Scholarship program and the Iowa Grant program, and the elimination of the Iowa Work-Study program. A 30% reduction has occurred in the size of the award for students eligible for the Iowa National Guard Tuition Assistance Grant.

## Regent

In June of 2009, the Board of Regents created the Access and Affordability Advisory Committee to propose strategies which address the Board's goals to (1) lower the average student debt upon graduation and (2) increase the participation of low-income students at the public universities in Iowa. In February 2010, the Board of Regents approved the following proposals from the Access and Affordability Advisory Committee.

1. Create and adequately fund a need-based state grant program dedicated to students attending public universities.
2. Fund the Iowa work-study program at no less than the fiscal year 2000 level.
3. Develop strategies for collaborative lobbying efforts to increase federal student aid funding opportunities for Iowa public universities.
4. Maintain Iowa public university undergraduate tuition set-aside rates at no less than current levels.
5. Establish a priority to raise funds for need-based and merit-based scholarships.
6. Increase four-year graduation rates of students.
7. Add financial education staff, as needed, to the Financial Aid Department who are specialists in financial education and debt counseling for students, especially those students who must rely on loans to finance their education.
8. Require all undergraduate students, including transfer students, to complete a financial education component as part of their first-year experience.

## Institutional

Funding and staffing needs have been affected at the institutional level by the economy and institutional policy.

- Three full-time staff retired with two new full-time staff hired.
- 13 FTE, 2 graduate assistants, and 26 student employees as of fall 2010.
- One staff reassigned to work on business process improvement and new student information system.
- Need-based tuition set-aside allocation for FY10 increased by 23.7% to \$3.1 million.
- Office of Student Financial Aid (OSFA) general fund operating budget allocation decreased by 4.9% from FY09 to FY10.

## Student Staff



**First row (left to right):** Heather Lorenz, Lynnae McNamee, Elizabeth Haupt, Rylie Carlson, Megan Boomershine: **Second row (left to right):** Cassie Tegeler, Holly Kockler, Jaclyn Weith, Heather Birk, Krisit Wiltgen: **Third row (left to right):** Alysha Ricke, Ashley Timm, Nicole Streets, Mackenzie Quarnstrom, Katie Angwin: **Fourth row (left to right):** Betsy Meany, Kelsey Staudacher, Stephanie Erenberger, Hannah Pearson, Rachael Ersland: **Fifth row (left to right):** Emily Schippers, Danielle Stuck, Michael Downing: **Standing (left to right):** Matt Brodersen, Erik Von Glan, Elizabeth Mendez: **Not Available for Picture:** Ashley Grove, Janae Riley, Kacie Swanson, Tonya Reuter

## The Facts

### Summary

Total Aid Disbursed .....	\$128,829,476
87% Disbursed to Undergraduates .....	\$112,520,189
13% Disbursed to Graduate .....	\$16,309,287
Total Aid Recipients (Unduplicated) .....	11,056
Resident Aid Recipients .....	10,195
Non-Resident Aid Recipients .....	861
Percent of Students Who Received Aid .....	85%
Percent of Students Who Borrowed .....	67%
Percent of Students with Grants/Scholarships .....	60%
Percent of Students Employed on Campus .....	32%
Percent of Students with a Pell Grant .....	29%
TSA <sup>1</sup> as Percent of Tuition .....	17.9%
Percent of TSA to Students with Need .....	65.4%

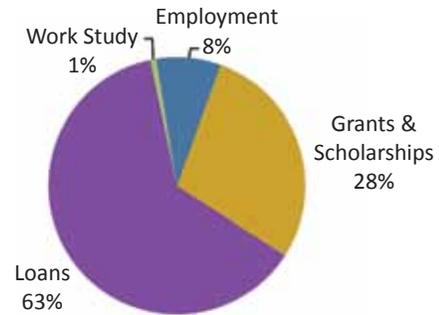
### Cost of Attendance

Tuition/fees	
Undergraduate resident .....	\$6,636
Undergraduate non-resident .....	\$14,900
Graduate resident .....	\$7,596
Graduate non-resident .....	\$16,052
Room/board .....	\$6,980
Books/supplies .....	\$1,035
Transportation to and from home .....	\$649
Personal expenses .....	\$2,777

<sup>1</sup>Tuition Set-Aside (TSA) are dollars generated from tuition revenue to be used for student aid.

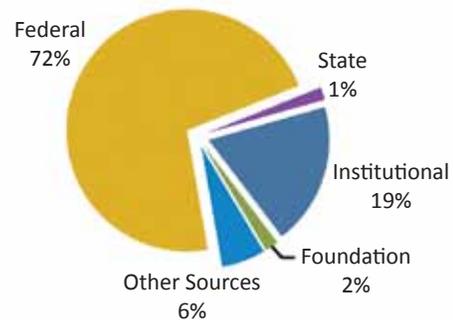
### Breakdown by Categories of Funds \$128.8 Million

Loans .....	\$80,608,345
Grants & Scholarships .....	\$36,760,786
Employment .....	\$10,516,496
Work Study .....	\$943,849

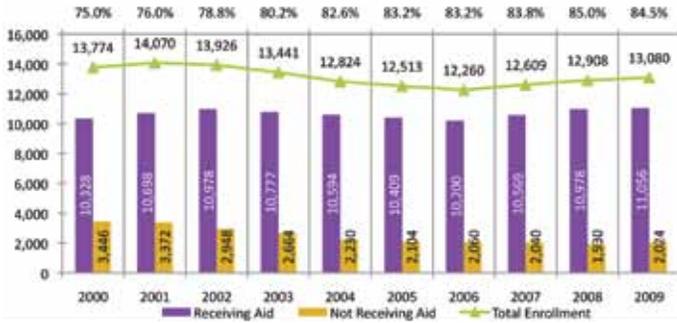


### Breakdown by Source of Funds

Federal .....	\$92,405,931
Institutional .....	\$24,491,473
Private .....	\$7,515,239
Foundation .....	\$2,281,134
State .....	\$2,135,699



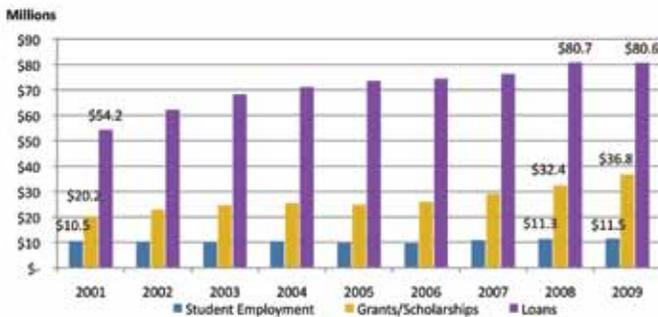
### Percentage of Students Receiving Aid



### Average Undergraduate Aid

Average Aid Accepted .....	\$11,369
Average Loan (includes PLUS loans) .....	\$8,943
Average Loan (without PLUS loans) .....	\$6,965
Average Grant/Scholarship .....	\$4,747

### Student Aid Expenditures



### Scholarships

**8,447 awards totaling \$19.1 million**

**5,393 recipients**

Scholarships are coordinated by several offices, including OSFA, Admissions, and individual departments and colleges within the university. The UNiversity Scholarship Application (USA) is a common application used by students to apply for all undergraduate scholarships. Scholarship administration guidelines are published annually in the fall "Facts For Faculty" newsletter.

- **3,560** UNiversity Scholarship Applications
- **1,449** scholarship certificates mailed to high schools of incoming new students
- **2,162** hometown scholarship checks processed
- **395** athletes reviewed for NCAA compliance

### Scholarships by Source of Funds

Institutional .....	\$10,672,700
Hometown/Off Campus .....	\$3,550,607
Foundation .....	\$2,281,134
State .....	\$1,522,885
Federal .....	\$1,050,489

## Grants

**7,819 awards totaling \$17.6 million**  
**4,244 recipients**

Grants are gift aid (no repayment required) awarded to students who show financial need.

Federal Pell Grant .....\$10,882,051  
 University Grants .....\$3,479,618

**#6** in the nation in awarding TEACH Grants!

Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant .....\$1,205,082  
 National Science and Mathematics Access to Retain Talent (SMART) Grant .....\$573,673  
 SEOG ..... \$556,989  
 Academic Competitiveness Grant (ACG) .....\$491,527  
 Image Grant ..... \$332,200  
 Iowa Grant ..... \$161,830

## Student Employment

**\$11,460,345 earned by 4,241 students**

Graduate Assistantships .....\$2,263,480  
 Departmental Employment .....\$8,253,016  
 Work-Study ..... \$943,849

### Undergraduate Student Employment Averages

- Average hours worked per week.....9 hrs.
- Average wage per hour ..... \$8.20
- Average wages earned ..... \$2,188

Departmental Employment is available to students regardless of financial need and paid entirely by the department.

Student Employment coordinates Federal Work-Study (FWS) including the Federal Community Service Learning (CSL) component. Federal Work-Study is funded 75% by the federal government and 25% by the institution. Awards are based on financial need. CSL allows students to work at various community nonprofit agencies dedicated to improving community living.

CSL Program	Locations	Students	Dollars Earned
Off Campus	15	44	\$ 60,848
On Campus	4	99	\$ 150,679
Reading Tutors	1 (Lincoln Elem)	38	\$ 41,893
<b>Total CSL</b>	<b>20</b>	<b>181</b>	<b>\$ 253,420</b>

### Online Job Board

2009-2010	# of Jobs Posted	Total # of Views
Jul-09	182	47,161
Aug-09	238	69,468
Sep-09	213	47,108
Oct-09	168	31,735
Nov-09	166	26,523
Dec-09	166	29,563
Jan-10	154	34,420
Feb-10	132	28,197
Mar-10	169	33,574
Apr-10	198	42,173
May-10	188	30,689
Jun-10	165	27,613
<b>Total</b>	<b>2,139</b>	<b>448,224</b>
<b>Monthly Average</b>	<b>178*</b>	<b>37,352</b>

\*Multiple positions were listed within many jobs.

**Student Employment Week**

Student employees are not only vital to the goals of the university, but also bring creativity and a new perspective to the departments in which they work.

During National Student Employment Week, the Student Employment Office encourages campus employers to celebrate the contributions of their student workers. Free popcorn is offered in our reception lobby.

At the Student Employment Week Reception held on April 14, 2010 the Student Employee of the Year and Employer of the Year were recognized as well as the contributions of 17 other outstanding student employees.

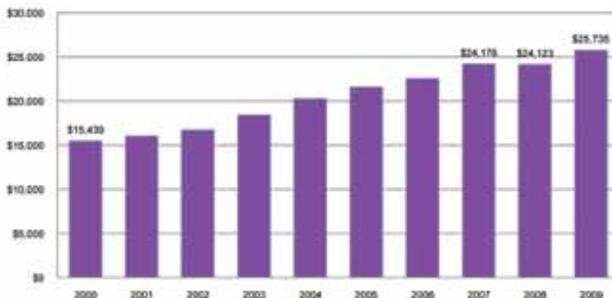
**Loans**

**17,272 awards totaling \$80.6 Million  
8,704 recipients**

Federal Direct Unsubsidized .....	\$30,869,421
Federal Direct Subsidized .....	\$28,768,490
Federal Parent Loan (PLUS) .....	\$15,972,639
Private Education Loans .....	\$3,886,376
Federal Perkins .....	\$845,298
Federal PLUS for Graduate Students .....	\$266,021

**Undergraduate Debt Upon Graduation**

Average Undergraduate Indebtedness .....\$25,735



Average undergraduate indebtedness has risen due to the cost of education, lack of family and financial resources, easy access to private loans (in prior years), and the increased availability of federal loans. Federal yearly loan limits increased by \$2,000 per student in 2008-09.

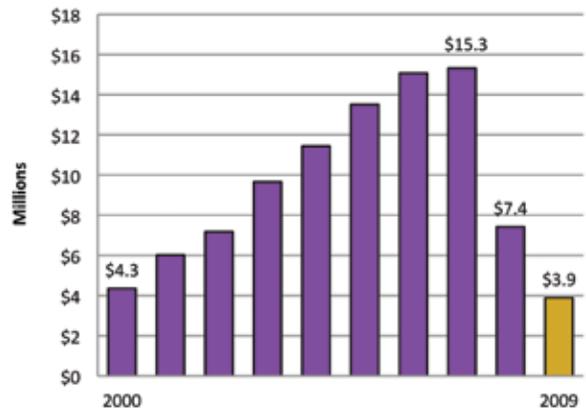
**Percent of Undergraduates Graduating:**

With debt .....	77%
Without debt .....	23%

**UNI's Federal Direct Loan Cohort Default Rate . . .1.9%**

National Default Rate .....	6.7%
State Default Rate .....	8.2%

**Private Education Loan Volume History**



## Student Financial Aid Programs

Notable Change	2008-2009			2009-2010			Percent Change	
	Number of Awards	Value of Awards	Mean Award	Number of Awards	Value of Awards	Mean Award	Number of Awards	Value of Awards
<b>TOTAL</b>	37,136	\$ 124,372,381	\$3,349	38,145	\$128,829,476	\$3,377	2.7%	3.6%
<b>Institutional &amp; Private Gift Aid</b>	9,005	\$ 19,085,997	\$2,119	9,702	\$ 19,984,057	\$2,060	7.7%	4.7%
Institutional Scholarships/Grants	5,607	\$ 10,422,989	\$1,859	6,968	\$ 12,017,114	\$1,725	24.3%	15.3%
Corporate/Private Scholarships	3,015	\$ 5,590,579	\$1,854	2,342	\$ 4,898,775	\$2,092	-22.3%	-12.4%
Athletic Scholarships	383	\$ 3,072,429	\$8,022	392	\$ 3,068,168	\$7,827	2.3%	-0.1%
<b>Federal &amp; State Grants</b>	5,535	\$ 13,320,398	\$2,407	6,405	\$ 16,776,728	\$2,619	15.7%	25.9%
Federal Pell Grant	2,567	\$ 7,642,360	\$2,977	3,309	\$ 10,882,051	\$3,289	28.9%	42.4%
Academic Competitiveness Grant	560	\$ 474,480	\$847	608	\$ 491,527	\$808	8.6%	3.6%
National SMART Grant	107	\$ 318,579	\$2,977	187	\$ 573,673	\$3,068	74.8%	80.1%
Supplemental Education Opportunity Grant	550	\$ 545,536	\$992	590	\$ 556,989	\$944	7.3%	2.1%
TEACH Grant	168	\$ 606,307	\$3,609	314	\$ 1,205,082	\$3,838	86.9%	98.8%
ROTC	17	\$ 111,631	\$6,567	8	\$ 62,471	\$7,809	-52.9%	-44.0%
Other Federal Grant/Scholarship Programs	490	\$ 1,393,872	\$2,845	439	\$ 988,018	\$2,251	-10.4%	-29.1%
All Iowa Opportunity Scholarship	87	\$ 502,028	\$5,770	55	\$ 295,792	\$5,378	-36.8%	-41.1%
IMAGES Grant	182	\$ 337,700	\$1,855	204	\$ 332,200	\$1,628	12.1%	-1.6%
Iowa Grant	207	\$ 169,866	\$821	191	\$ 161,830	\$847	-7.7%	-4.7%
Vocational Rehabilitation	166	\$ 453,441	\$2,732	179	\$ 523,610	\$2,925	7.8%	15.5%
Commission for the Blind	3	\$ 10,821	\$3,607	2	\$ 11,163	\$5,582	-33.3%	3.2%
Other State Grants	335	\$ 290,121	\$866	223	\$ 286,548	\$1,285	-33.4%	-1.2%
National Guard	96	\$ 463,656	\$1,855	96	\$ 405,774	\$4,227	0.0%	-12.5%
<b>Loans</b>	17,396	\$ 80,741,386	\$4,641	17,273	\$ 80,608,345	\$4,667	-0.7%	-0.2%
State Loans	0	\$ -	\$0	0	\$ -	\$0		
Federal Perkins	451	\$ 803,701	\$1,782	511	\$ 845,398	\$1,654	13.3%	5.2%
Direct Loans	15,751	\$ 72,515,429	\$4,604	16,118	\$ 75,876,571	\$4,708	2.3%	4.6%
Private Loans	1,194	\$ 7,422,256	\$6,216	644	\$ 3,886,376	\$6,035	-46.1%	-47.6%
<b>Employment</b>	5,200	\$ 11,224,600	\$2,159	4,765	\$ 11,460,346	\$2,405	-8.4%	2.1%
Federal Work-Study	515	\$ 678,925	\$1,318	512	\$ 769,415	\$1,503	-0.6%	13.3%
Iowa Work-Study	77	\$ 101,354	\$1,316	0	\$ 0	\$0	-100.0%	-100.0%
Graduate Teaching, Research Assistantships	380	\$ 2,320,737	\$6,107	362	\$ 2,263,481	\$6,253	-4.7%	-2.5%
UNI Employment	4,228	\$ 8,123,584	\$1,921	3,891	\$ 8,427,450	\$2,166	-8.0%	3.7%

## Processing and Advising

### Undergraduate Dependent FAFSA Filers Aid Demographics

Number of Dependent FAFSA Filers . . . . .	7,836
Number with Financial Need . . . . .	7,009
Average Family Income . . . . .	\$87,203
Average EFC . . . . .	\$15,464
Average Need . . . . .	\$8,206

### Aid Processing

Once the student completes the Free Application for Federal Student Aid (FAFSA), results are transmitted electronically to the university. Verification is completed on those files identified by the federal processor and on any applicant with special situations. Requests for documents needed are emailed every other week with a telephone call/postcard on the opposite week until all documents are received. Typically 90% of initial awards are made by the first day of the fall semester. Revisions and aid adjustments continue throughout the academic year.

- **14,490** FAFSA applications
- **6,372** applications selected for verification
- **13,456** students offered aid
- **11,056** students with paid aid
- **8,577** award revisions (e.g., additional aid, loan adjustments). Some students had up to nine revisions.
- **309** requests for aid adjustments due to unusual circumstances. Primary situations:
  - **37** with medical issues
  - **180** with natural disaster/loss of income (up **260%** from 2008-2009)

- **21,000** documents requested and processed
- **1,500** informational postcards mailed
- **1,821** students awarded summer aid
- **716** student records reviewed for Return of Title IV Aid
- **242** students completing consortium agreements for aid eligibility

### Aid Processing Calendar

January 6, 2009	Loaded FAFSA results to system
March 24, 2009	Packaging of aid started
August 14, 2009	Disbursement of aid

### Academic Progress

To comply with federal regulations, all federal aid recipients must maintain satisfactory academic progress (SAP). Students who fail to meet specified standards are suspended from financial aid eligibility.

- 1,516 students reviewed for SAP
- 959 students placed on warning
- 557 students suspended from aid
- 234 appeals reviewed

### Financial Aid Advising

**Student employees handle the majority of the telephone calls, reception visits, and emails.**

- More than **55,000** telephone calls to the Call Center
- Roughly **16,000** reception visits
- Approximately **5,200** emails answered on published email address
- **2,000+** scheduled counseling appointments (does not count walk-ins)

## Outreach & Publications

The OSFA takes pride in assisting with recruitment and retention efforts at the university. Staff participates and presents information at more than 50 events in addition to another 133 presentations at various orientations.



### Orientations

The OSFA participates in all freshmen, transfer, graduate, and international student orientations. During summer orientation extra attention is given to making the financial aid process a stress-free experience for families with the following services provided at each of the nine orientation sessions:

- 45 minute large group parent session (150 to 200 parents per session)
- Five professional staff members and two student employees available for counseling for ½ day Student Services Fair with additional tables for student employment and scholarship questions
- Seven student financial aid information sessions (30+ students per session)
- Two TEACH Grant counseling presentations
- Six computer stations with student assistance in completing master promissory notes and loan entrance counseling
- Student employee assisting with “Live Like A Student” class registration

### Live Like a Student Campaign

During summer orientation we introduced the “Live Like a Student” campaign to begin the fall 2010 semester. The purpose of the campaign is to educate students to make responsible decisions regarding money. Methods of delivery thus far are: non credit financial literacy classes, group/organizational workshops, marketing tools, and one-on-one money management counseling.



### Summer Aid Days

Summer Aid Days, held March 9 and 10 was an opportunity for students to explore financial aid options available to them during the summer session. Cookies and lemonade were furnished.



### Diversity Outreach

The OSFA is committed to the recruitment and retention of a diverse student population. We have designated staff (two counselors and one assistant director) to work with Admissions as needed with campus visits and off-site presentations. In efforts to contribute to the understanding and appreciation of diversity and what it brings to the university community, our staff has been involved in many activities. Some are listed as follows:

- Counseling minority and Jumpstart students
- Recruitment Team
- Jumpstart Orientation
- Diversity Town Hall Meetings
- Call to Action – A More Inclusive Campus
- Multicultural Campus Visits (San Antonio, Gary, St. Louis, etc.)

- Special diversity networking luncheons
- International Programs Information Sessions
- Veteran-Friendly Campus
- International Student Orientation
- Dalai Lama Events
- United Sisters Fall Conference
- Diversity Advisory Committee

## Publications and Information

- Web site (monitored and updated weekly)
- Net Price Calculator called *Estimate My Aid* (electronically on website)
- *Calculate How Much Aid to Accept* (electronically on website)
- *Facts For Faculty* – faculty and staff newsletter (distributed electronically each semester)
- *Prowling for Cash* – student newsletter (distributed electronically each semester)
- Award notification materials (electronic)
- Recruitment Financial Aid Brochure (published annually)
- Scholarship/Grant listings (published annually)
- *Parent Orientation Handbook* – provided for parents during summer orientation
- Miscellaneous fliers, handouts and posters (printed as needed)

## Staff Recognition and Awards

### Diversity Matters Award



Juanita Wright received the Diversity Matters Award. This award is designed to acknowledge and honor the efforts of those who have significantly contributed to enhancing diversity at UNI. For more than 34 years, Juanita Wright has served as a recruiter, mentor and counselor for

countless minority students.

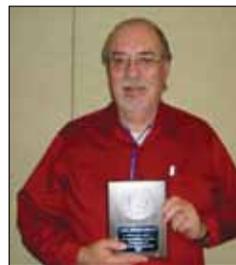
### Unexpected Recognition

Nancy Boleyn, retired assistant director, was honored at the fall conference of the Iowa Association of Student Financial Aid Administrators for 22 years of service. During the conference it was identified that many aid administrators in Iowa were once student employees at UNI and trained by Nancy. Those in attendance are pictured.



**Back Row (left to right):** Todd Brown, director of school services, Iowa College Student Aid commission; Tim Bakula, associate director of student aid, UNI; Chris Keahi, Iowa Donor Network; **Second Row:** Jen Sassman, director of student aid, Wartburg; John Holland, Iowa College Access network; Del Jaramillo, retired financial aid counselor, UNI; Renae Mulder, customer service specialist, UNI; Joyce Morrow, director of student aid, UNI; **First row:** Shelly Brimeyer, assistant director of financial planning, Loras College; Christine Ditter, associate director of financial planning, Drake; Juanita Wright, assistant director of student aid, UNI. **Seated:** Nancy Boleyn, retired assistant director of student aid, UNI.

### Retirees



Adelmo Jaramillo with 16 years of service and Nancy Boleyn with 22 years of service

## Development & Reporting

### Professional Development and Training

Due to the large number and complexity of financial aid programs administered and the need for compliance with federal and state regulations, ongoing staff training is critical to the OSFA operation. The following are meetings/workshops attended:

Board of Regents committee meetings and planning sessions, Iowa Association of Student Financial Aid Administrators (IASFAA) Conferences, Federal Student Financial Aid (FSA) Annual Conference, Midwest Association of Student Financial Aid Administrators (MASFAA) Conference, MASFAA Summer Institute, Financial Literacy Conference, Best Practices Conference, Iowa Higher Education Conference, Wisconsin Higher Education PeopleSoft User Group (WHEPSUG) Conference, Higher Education User Group (HEUG), and Iowa College Student Aid Commission (IACSAC) Task Force.

Webinars conducted by the Department of Education and national associations are common practice and extremely helpful. The following are a few of the webinars observed:

General Title IV and Non-Loan Programmatic Final Regulations, Loan Final Regulations, NSLDS Aggregate Loan Calculation, Year-Round Pell Grant, COD Computer-Based Training, Integrity Notice of Proposed Rulemaking, Private Loans, and Higher Education Disclosure Requirements.

Staff and Student Retreats addressed topics such as handling people under distress, de-escalating situations, students in need of counseling, humor in the workplace and working across generations.

## Reporting and Audits

### Annual Reports

1. ACT Institutional Data Questionnaire
2. ACT Graduate/Professional School
3. American Universities and Colleges Report
4. Barron's Profile of American Colleges
5. Business Week
6. Board of Regents College Bound/Images
7. Board of Regents Tuition Set-Aside
8. Board of Regents Financial Aid Report and Study
9. College Board
10. Common Data Set
11. Coordinating Commission for Postsecondary Education
12. Fiscal Operations Report and Application to Participate (FISAP)
13. IACSAC Financial Aid Report, Ethnic Diversity Report, Student Budget Report
14. Institutional Fact Book
15. Institutional Profile Book
16. Integrated Postsecondary Education Data System (IPEDS)
17. Peterson's Annual Survey of Undergraduate Financial Aid
18. Petersen's MBA Survey
19. Princeton Review's Review Best Value Colleges
20. University Standards Survey
21. U.S. News & World Report
22. Voluntary System of Accountability
23. Wintergreen Orchard House

### Key Performance Indicators

The core functions of the OSFA are:

1. Providing access to financial resources,
2. Informing and educating students and families about their financial options,
3. Improving our services so students may take full advantage of educational opportunities, and
4. Providing compliance with applicable law, regulations, and policies that govern federal, state, institutional, and private funds.

Core functions are monitored each year by Key Performance Indicators available at

<http://www.ir.uni.edu/dbweb/dotnet.cfm>.

### Annual Financial Aid Audit

Annual audit conducted by the Office of Auditor of State resulted in “no matters noted.”

### Internal Audit

In June 2009, an internal audit recommendation to alleviate conflict of interest situations regarding departmental scholarship administration was advised. Upon review of the scholarship process, it was noted that Financial Aid publishes guidelines on their web site, on UNI online, and reinforces the guidelines with faculty and staff during scholarship meetings. Audit closed as of July 7, 2010.

### Annual Regulation Compliance

**Constitution Day** – “The U.S. Constitution: It’s Not For Beginners!” was sponsored by UNI American Democracy Project/Provost’s Office and held September 17, 2009.

**Code of Conduct for Educational Loans** – Yearly email reminder to the campus community and posted on financial aid website at [http://www.uni.edu/finaid/code\\_of\\_conduct.shtml](http://www.uni.edu/finaid/code_of_conduct.shtml) as required by Iowa Code. Posted February 24, 2009.

## Systems & Programming

The initial phases of implementation for the new PeopleSoft Student Information System began in 2009-10. One staff member was pulled from our office to serve as functional lead. Business process analysis was done in 2008-09 with follow-up in 2009-10. The new system is scheduled to go live with financial aid in three steps;

1. January 2011      Loading ISIR records
2. March 2011      Financial aid awarding
3. August 2011     Disbursement of aid

## Academic Year 2010-11

### Priority Initiatives

1. New Student Information System implementation
2. Lower private loan debt
  - “Live Like A Student” campaign
  - Private Education Loan counseling
  - Promoting TEACH Grants

### Cost of Attendance

#### Overall Costs (up 3.2%)

Tuition/fees	
Undergraduate resident .....	\$7,008
Undergraduate non-resident .....	\$15,348
Graduate resident .....	\$8,026
Graduate non-resident .....	\$16,534
Room/board .....	\$7,140
Books/supplies .....	\$1,055
Transportation to and from home .....	\$872 to \$1,327
Personal expenses .....	\$2,577

### Recruitment Support

The OSFA assist with recruitment efforts by offering awards upon admission to the university. The specific eligibility criteria for the awards are listed on the following two pages.



## SCHOLARSHIPS AND GRANTS FOR NEW STUDENTS 2011-2012

INSTITUTIONAL SCHOLARSHIPS	Annual Award	Eligibility Criteria
<b>The following are awarded at the time of admission and do not require a separate application.</b> <i>RAI = Regents Admission Index. See <a href="http://www.uni.edu/admissions/freshmen/">www.uni.edu/admissions/freshmen/</a> and click on Admission Requirements for details.</i>		
Distinguished Scholar Award for Iowans* • Renewable for second year with a college GPA of 3.0 or above	\$1,000 to \$2,500	<ul style="list-style-type: none"> <li>• Must be Iowa resident</li> <li>• New graduate from an Iowa high school</li> <li>• RAI of 320 or above = \$2,500</li> <li>• RAI of 300-319 = \$1,000</li> <li>• RAI of less than 300 with an ACT of 28 or above = \$1,000</li> <li>• Students admitted by March 1 will receive award for the following academic year</li> <li>• Remaining allocation will be awarded on a first-come, first-served basis</li> </ul>
Physics Scholar Award • Renewable for three years with a college GPA of 3.0 or above.	\$3,000	<ul style="list-style-type: none"> <li>• RAI of 320 or above or</li> <li>• ACT of 28 or above</li> <li>• Awarded at time of admission to the first three qualified applicants</li> </ul>
Out-of-State Scholar Awards** • Must maintain out-of-state residency for continued eligibility • Renewable for three years with a college GPA of 2.5 or above.	\$2,500 to \$3,500	<ul style="list-style-type: none"> <li>• Be a U.S. citizen or permanent resident</li> <li>• Must be a non-resident of Iowa</li> <li>• New graduate from an out-of-state high school</li> <li>• RAI of 320 or above = \$3,500</li> <li>• RAI of 280-319 = \$2,500</li> <li>• RAI of less than 280 with an ACT of 28 or above = \$2,500</li> <li>• Students admitted by March 1 will receive award for the following academic year</li> <li>• Remaining allocation will be awarded on a first-come, first-served basis</li> </ul>
Out-of-State Legacy Scholar Awards • Available to new graduates from an out-of-state high school for four years • Available to transfers students for two years • Renewable with a college GPA of 2.5 or above	\$1,000	<ul style="list-style-type: none"> <li>• Must be a non-resident of Iowa</li> <li>• Must have a parent, grandparent or sibling who graduated from UNI or a sibling currently enrolled at UNI</li> <li>• Must answer "yes" to question on Application for Admission regarding parent, grandparent or sibling</li> <li>• Must maintain out-of-state residency for continued eligibility</li> <li>• Students admitted by March 1 will receive award for the following academic year.</li> <li>• Remaining allocation will be awarded on a first-come, first-served basis</li> </ul>
Out-of-State Good Neighbor Award • Available to new graduates from specified out-of-state counties for four years • Renewable with a college GPA of 2.5 or above	\$2,500	<ul style="list-style-type: none"> <li>• Must reside in one of the Illinois counties of Jo Daviess, Carroll, Whiteside, Henry or Rock Island</li> <li>• Must maintain Illinois resident status</li> <li>• Students admitted by March 1 will receive award for the following academic year</li> <li>• Remaining allocation will be awarded on a first-come, first-served basis.</li> </ul>
Community College Scholar Awards • Non-renewable	\$1,000	<ul style="list-style-type: none"> <li>• Must have 30 transferable hours with a minimum 3.25 GPA or above</li> <li>• Must have graduated from high school prior to 2011</li> <li>• Preference to students participating in UNI Admission Partnership Program</li> <li>• Awarded on a first-come, first-served basis</li> </ul>
Multicultural Scholar Awards • Available to new graduates from high school for four years • Available to transfer students for two years • Renewable with a college GPA of 2.5 or above	\$2,500	<ul style="list-style-type: none"> <li>• Requires ethnic or racial status of African American/Black, Hispanic/Latino/Spanish, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander</li> <li>• Must be U.S. citizen or permanent resident</li> <li>• Students admitted by March 1 will receive award for the following academic year</li> <li>• Remaining allocation will be awarded on a first-come, first-served basis</li> </ul> <p><b>Freshmen:</b></p> <ul style="list-style-type: none"> <li>• New graduate from high school</li> <li>• RAI of 270 or above</li> </ul> <p><b>Transfers:</b></p> <ul style="list-style-type: none"> <li>• Must have 30 transferable hours with cumulative GPA of 3.0 or above</li> <li>• Must have graduated from high school prior to 2011</li> </ul>
<b>The following require completion of the UNiversity Scholarship Application or specific website as listed</b>		
Presidential Scholar Award • Renewable for three years with a college GPA of 3.5 or above • 20 awards	\$8,000	<ul style="list-style-type: none"> <li>• Complete and submit UNiversity Scholarship Application for Undergraduate Students (USA) at <a href="http://www.uni.edu/finaid/">www.uni.edu/finaid/</a></li> <li>• Deadline: December 15, 2010</li> <li>• <b>Qualifications:</b> <ul style="list-style-type: none"> <li>– Must rank in the top 10 percent of high school graduating class <b>and</b> have a composite ACT score of 29 or above or SAT-CR&amp;M of 1280 or above</li> <li><b>or</b></li> <li>– RAI of 335 or above</li> </ul> </li> <li>• Selection based on campus interview</li> </ul>
Phi Theta Kappa (PTK) Award • Renewable for one year with a college GPA of 3.0 or above • 10 awards	\$1,500	<ul style="list-style-type: none"> <li>• Community college GPA of 3.5 or above</li> <li>• Member of or will be inducted into the Phi Theta Kappa Honor Society at the community college</li> <li>• Complete PTK Scholarship section on UNUniversity Scholarship Application at <a href="http://www.uni.edu/finaid/">www.uni.edu/finaid/</a> or a paper application from the Office of Admissions</li> </ul>
Phi Theta Kappa (PTK) All-Iowa Academic Team Award*** • Renewable for one year with a college GPA of 3.0 or above	\$2,000	<ul style="list-style-type: none"> <li>• Awarded to students named to the Phi Theta Kappa All-Iowa Academic Team <a href="http://www.ptk.org/schol/allstate/">www.ptk.org/schol/allstate/</a></li> </ul>
Other scholarships available by majors and departments • More than 550 scholarships available for UNI students • Scholarship process is competitive.	\$200 to \$6,000	<ul style="list-style-type: none"> <li>• Check the online UNI Scholarship Directory at (<a href="http://www.uni.edu/finaid/">www.uni.edu/finaid/</a>) for specific criteria</li> <li>• Must complete and submit the online UNUniversity Scholarship Application (<a href="http://www.uni.edu/finaid/">www.uni.edu/finaid/</a>)</li> <li>• Deadline for most scholarships is February 15, 2011</li> </ul>

\*Not awarded in combination with Presidential Scholar Award

\*\*Any student receiving a scholarship awarded by the University of Northern Iowa that covers full tuition and fees is not eligible for the Out-of-State Scholar Award. Eligible athletes must also meet NCAA requirements (Bylaw 15.5.3.2.2.1)

\*\*\*Not awarded in combination with Phi Theta Kappa Award

+ Due to limited funding you may not receive any combination of the following awards: Iowa Grant, Supplemental Educational Opportunity Grant (SEOG), IMAGES, or the Tuition Assistance Grant

FEDERAL & STATE SCHOLARSHIPS	Annual Award	Eligibility Criteria
<b>Scholarships listed below require a separate application. Please refer to website listed for further information.</b>		
Robert C. Byrd Honors Scholarship <ul style="list-style-type: none"> <li>Renewable</li> </ul>	Up to \$1,500	<ul style="list-style-type: none"> <li>Minimum 3.5 GPA and composite 28 ACT/1860 SAT (CR+M+W) test scores</li> <li>Class rank in the top 10 percent</li> <li>High school course requirements:                             <ul style="list-style-type: none"> <li>Two years of the same foreign language</li> <li>Three years of social studies, science (including one year each of biology, chemistry, and physics), and math (beyond general science and pre-Algebra)</li> <li>Four years of English</li> </ul> </li> <li>Iowa residents complete an application required by the Iowa College Student Aid Commission at <a href="http://www.iowacollegeaid.org">www.iowacollegeaid.org</a></li> <li>Out-of-state students check your state agency or the federal website at <a href="http://www.ed.gov/programs/lduesbyrd/state-contacts.html">www.ed.gov/programs/lduesbyrd/state-contacts.html</a></li> </ul>
Roy J. Carver Scholarship <ul style="list-style-type: none"> <li>Renewable for one year with college GPA of 2.8 or above</li> <li>20 awards</li> </ul>	\$5,200	<ul style="list-style-type: none"> <li>Must have a 2.8 GPA from UNI or community college</li> <li>Will have earned 60 hours of credit beginning of fall semester</li> <li>Demonstrate financial need as determined by the FAFSA</li> <li>Selection criteria includes those who have "fallen between the cracks;" work hard and "have been faced with unusual or debilitating circumstances in their lives."</li> <li>Must be U.S. citizen</li> <li>Must have graduated from an accredited Iowa high school or resided in the state for at least five consecutive years</li> <li>Complete an application required by the Roy J. Carver Foundation at <a href="http://www.carvertrust.org">www.carvertrust.org</a></li> </ul>
Iowa Academic Decathlon Award <ul style="list-style-type: none"> <li>Renewable for three additional years with a college GPA of 3.0 or above</li> </ul>	\$2,000 for top point scores in each of Varsity, Scholastic and Honor categories	<ul style="list-style-type: none"> <li>For specific information, visit <a href="http://www.mountvernon.k12.ia.us/iowa%20Academic%20Decathlon/index.htm">www.mountvernon.k12.ia.us/iowa%20Academic%20Decathlon/index.htm</a></li> </ul>
All Iowa Opportunity Scholarship <ul style="list-style-type: none"> <li>Available for one year only</li> </ul>	Up to in-state tuition and fees	<ul style="list-style-type: none"> <li>High School GPA of 2.5 or above</li> <li>Demonstrate financial need as determined on the FAFSA</li> <li>Priority given to participants in the federal TRIO Programs, applicants who graduated from alternative high schools/programs or homeless youth. Complete an application required by the Iowa College Student Aid Commission at <a href="http://www.iowacollegeaid.gov">www.iowacollegeaid.gov</a>.</li> <li>Funds limited</li> </ul>
<b>The following require completion of the Free Application for Federal Student Aid (FAFSA)</b>		
FEDERAL GRANTS	Annual Award	Eligibility Criteria
Pell Grant <ul style="list-style-type: none"> <li>Awards prorated for less than full-time enrollment</li> <li>Renewable based on EFC of next year FAFSA</li> </ul>	Up to \$5,550	<ul style="list-style-type: none"> <li>Must have an Expected Family Contribution (EFC) of 5273 or less as determined on the FAFSA</li> <li>Must be U.S. citizen or eligible non-citizen</li> <li>Must be undergraduate working toward first bachelor's degree</li> </ul>
Supplemental Educational Opportunity Grant (SEOG) + <ul style="list-style-type: none"> <li>Awards prorated for less than full-time enrollment</li> <li>Renewable based on EFC of next year FAFSA and availability of funding</li> </ul>	\$1,000	<ul style="list-style-type: none"> <li>Must have an Expected Family Contribution (EFC) of 1000 or less as determined on the FAFSA</li> <li>Must be U.S. citizen or eligible non-citizen</li> <li>Funds limited on first-come, first-served basis</li> </ul>
Teacher Education Assistance for College and Higher Education (TEACH) Grant Program <ul style="list-style-type: none"> <li>Awards prorated for less than full-time enrollment</li> <li>Renewable with 3.25 GPA or above</li> <li>Maximum aggregate limit of \$16,000</li> <li>For more information see <a href="http://www.teachgrant.ed.gov">www.teachgrant.ed.gov</a></li> </ul>	\$4,000	<ul style="list-style-type: none"> <li>Must be U.S. citizen or eligible non-citizen</li> <li>Complete FAFSA; however, not based on financial need</li> <li>Score above the 75th percentile on college admissions test (ACT or SAT) or maintain a GPA of 3.25 or above</li> <li>Must be enrolled as an undergraduate or graduate</li> <li>Must be enrolled in class work necessary to begin a career in teaching in an identified high-need field</li> <li>Sign a TEACH Grant Agreement to Serve (ATS) to teach in a low-income school and in a high need field, full time for four academic years within eight calendar years after completed or withdrawn from the academic program. (If service obligation is not met the grant funds convert to a Federal Direct Unsubsidized Loan that must be repaid.)</li> </ul>
STATE GRANTS	Annual Award	Eligibility Criteria
Iowa Grant+ <ul style="list-style-type: none"> <li>Awards prorated for less than full-time enrollment</li> <li>In the event that available state funds are insufficient to pay the full amount of each approved grant, the Iowa College Student Aid Commission has the authority to administratively reduce the award</li> <li>Renewable based on EFC of next year FAFSA and availability of funding</li> </ul>	\$1,000	<ul style="list-style-type: none"> <li>Must have an Expected Family Contribution (EFC) of 0 as determined on the FAFSA</li> <li>Must be an Iowa resident</li> </ul>
IMAGES+ <ul style="list-style-type: none"> <li>Available for four years for new graduate from an Iowa high school and two years for transfer student</li> <li>Awards prorated for less than full-time enrollment</li> </ul>	Up to \$2,000	<ul style="list-style-type: none"> <li>Demonstrated financial need as determined on the FAFSA</li> <li>Requires ethnic or racial status of African American/Black, Hispanic/Latino/Spanish, Alaskan Native or American Indian, Asian Native Hawaiian or other Pacific Islander</li> <li>Must be an Iowa resident</li> <li>Priority given to student participants in College Bound activities</li> <li>Funds limited on first-come, first-served basis</li> </ul>
All Iowa Opportunity Foster Care Grant <ul style="list-style-type: none"> <li>Awards may be for up to full cost of attendance after other state, federal and college/institutional funding</li> </ul>	Up to full cost of attendance	<ul style="list-style-type: none"> <li>Must complete the FAFSA</li> <li>Must have been in foster care; see eligibility criteria at the Iowa Student Aid Commission website at <a href="http://www.iowacollegeaid.gov">www.iowacollegeaid.gov</a></li> </ul>
INSTITUTIONAL GRANTS	Annual Award	Eligibility Criteria
Tuition Guarantee Program for Iowans <ul style="list-style-type: none"> <li>Four year commitment of full tuition and fees provided through a combination of federal, state and institutional grants and scholarships</li> </ul>	Tuition and fees	<ul style="list-style-type: none"> <li>Must be an Iowa resident</li> <li>New graduate from an Iowa high school</li> <li>Must have an Expected Family Contribution (EFC) as determined on the FAFSA of 1000 or less throughout four years for continued eligibility</li> </ul>
Tuition Guarantee Program for Multicultural Community College Iowans <ul style="list-style-type: none"> <li>Two-year commitment of full tuition and fees provided through a combination of federal, state and institutional grants and scholarships</li> </ul>	Tuition and fees	<ul style="list-style-type: none"> <li>Must be an Iowa resident</li> <li>Must have 30 transferable hours from an Iowa Community College</li> <li>Must have an Expected Family Contribution (EFC) as determined on the FAFSA of 5273 or less through two years for continued eligibility</li> <li>Requires ethnic or racial status of African American/Black, Hispanic/Latina/Spanish, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander</li> </ul>
Tuition Assistance Grant+ <ul style="list-style-type: none"> <li>Awards prorated for less than full-time enrollment</li> <li>Renewable based on EFC on next year FAFSA</li> </ul>	\$1,000	<ul style="list-style-type: none"> <li>Must have an Expected Family Contribution (EFC) of 6500 or less as determined on the FAFSA</li> <li>Students admitted by March 1 will receive award for the following fall term</li> <li>Remaining allocation will be awarded on a first-come, first-served basis</li> </ul>

## Staff

---



**Seated (left to right):** Jennifer Bell, financial aid counselor; Joyce Morrow, director; Tim Bakula, associate director; Renae Mulder, customer service specialist. **2nd Row (left to right):** Juanita Wright, assistant director; Deb Bartels, assistant director; Andrea Krakfa, processing clerk; Heather Soesbe, associate director; Tammi Dean, processing clerk; Elizabeth Minard, financial aid counselor. **Back Row (left to right):** Evie Waack, financial aid specialist, April Schmiesing, department secretary; Denise Parks, scholarship processing clerk.

For assistance call 319-273-2700.

Service Directory		
Service & Programs	Primary Contact	Back-Up
2+2 Programs	Elizabeth Minard	Deb Bartels
Accounting 5-year Program	Deb Bartels	Elizabeth Minard
Carver Scholarship	Evie Waack	Denise Parks
Classification Changes	Deb Bartels	Elizabeth Minard
Community Service Learning	Jennifer Bell	Tim Bakula
Consolidation & Default Prevention	Deb Bartels	Elizabeth Minard
Consortium Agreements	Elizabeth Minard	Deb Bartels
Dependency Questions	Tim Bakula	Juanita Wright
Federal Loan Issues	Deb Bartels	Elizabeth Minard
Financial Aid Academic Progress Review	Tim Bakula	Renae Mulder
Foundation Scholarships	Denise Parks	Evie Waack
Grade Level Changes	Deb Bartels	Elizabeth Minard
GRE Fee Waivers	Denise Parks	April Schmiesing
Hometown/Off Campus Awards	Evie Waack	Denise Parks
Job Board	Jennifer Bell	Tim Bakula
Jump Start Program	Juanita Wright	Jennifer Bell
Live Like A Student Campaign	Tim Bakula	Renae Mulder
MAP-Works (Making Achievement Possible)	Renae Mulder	Tim Bakula
Multicultural Relations (In-state students)	Jennifer Bell	Juanita Wright
Multicultural Relations (Out-of-state students)	Juanita Wright	Jennifer Bell
National Student Exchange	Elizabeth Minard	Deb Bartels
NCAA Athletic Grant Compliance	Juanita Wright	Denise Parks
Non-Degree Students	Deb Bartels	Elizabeth Minard
Office Communication & Customer Service (reception/telephone/email)	Renae Mulder	Tim Bakula
Outreach Coordination	Renae Mulder	Tim Bakula
Private Loans	Elizabeth Minard	Deb Bartels
Publications	Tim Bakula	Renae Mulder
Residency Status Changes	Evie Waack	Juanita Wright
Scholarship Directory	Denise Parks	Juanita Wright
Scholarship Processing Training	Evie Waack	Denise Parks
Special Situations	Tim Bakula	Renae Mulder/Jennifer Bell
State Scholarship/Grant Programs	Evie Waack	Juanita Wright
Student Employment	Jennifer Bell	Tim Bakula
Student Information System	Heather Soesbe	Joyce Morrow
Study Abroad Programs	Elizabeth Minard	Deb Bartels
Summer Orientation	Renae Mulder	Tim Bakula
TEACH Grant	Deb Bartels	Elizabeth Minard
UNiversity Scholarship Application	Juanita Wright	Denise Parks
Veteran Assistance	Evie Waack	Juanita Wright
Website	Tim Bakula	Student Tech



**Office of Student Financial Aid**

105 Gilchrist Hall

Cedar Falls, Iowa 50614-0024

Ph: 319-273-2700 / Fax: 319-273-6950

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