Figuring out how to pay for college can seem intimidating, leaving you and your family unsure of where to begin or what questions to ask. Allow the Office of Financial Aid and Scholarships to assist in navigating the path to paying for college.

UNI OFFERS 4 TYPES OF FINANCIAL AID:

1. SCHOLARSHIPS
   - Based on merit/achievement and do not have to be repaid. (UNI awards nearly $20 million in scholarships each year).

2. GRANTS
   - Free money that does not have to be repaid. Completion of the FAFSA allows you to be considered for grants.

3. LOANS
   - Student loans are real loans (like a car or home loan) that need to be repaid with interest. Only borrow what you and your family think you will need.

4. WORK-STUDY
   - A variety of work-study jobs are available on-campus. If not awarded work-study, you can still work on-campus as a “departmental” student employee. More than 3,400 jobs are available on campus each year.

List UNI’s school code: 001890, on your FAFSA to allow us to create an award notification for you.

All students and parents will need a FSA ID to complete the FAFSA electronically. Apply for your FSA ID at fsaid.ed.gov.

LEARN MORE AT UNI.EDU/FINAID

VISIT FAFSA.GOV TO COMPLETE YOUR FAFSA AFTER JANUARY 1

AWARD NOTIFICATIONS

- Students will be notified via email if they have been selected for verification. If selected, please submit the requested materials to UNI as soon as possible to expedite awarding.

- Award notifications are available electronically in MyUNIverse (within the Student Center) by late March for students with complete records.

While the most common deadline is January 15, deadlines can vary, so start the application process as soon as possible. Also, don’t forget about applying for scholarships in your local community and beyond!

It’s never too early to discuss as a family how you plan to pay for college. Discuss how to pay for tuition, fees, room and board.

Apply for scholarships prior to your transfer by completing the UNI Scholarship Application.

Students will be notified via email if they have been selected for verification. If selected, please submit the requested materials to UNI as soon as possible to expedite awarding.

Award notifications are available electronically in MyUNIverse (within the Student Center) by late March for students with complete records.
Scholarships are awarded for an academic year (fall and spring). College scholarships have a January 15th deadline unless noted otherwise.

<table>
<thead>
<tr>
<th>Institutional Scholarships</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Transfer Scholar Award</strong></td>
<td>$1,000</td>
<td>• Must have 30 transferable hours (after high school graduation) with minimum 3.25 GPA or above</td>
</tr>
<tr>
<td><strong>Phi Theta Kappa (PTK) Scholarship</strong></td>
<td>$1,000</td>
<td>• Member of (or will be inducted into) the Phi Theta Kappa International Honor Society at the community college&lt;br&gt;• Must have earned 30 transferable hours (after high school graduation) with a minimum 3.5 GPA&lt;br&gt;• To receive the scholarship, complete the Phi Theta Kappa Scholarship confirmation form located at: uni.edu/admissions/online-forms</td>
</tr>
<tr>
<td><strong>Phi Theta Kappa (PTK) All-Iowa Academic Team Award</strong></td>
<td>$2,000</td>
<td>• Awarded to students named to the Phi Theta Kappa All-Iowa Academic Team&lt;br&gt;• Send copy of certificate to: UNI Office of Admissions 002 Gilchrist Hall Cedar Falls, IA 50614-0018</td>
</tr>
<tr>
<td><strong>Phi Theta Kappa (PTK) All-USA Academic Team Award</strong></td>
<td>$5,000</td>
<td>• 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</td>
</tr>
<tr>
<td><strong>Out-of-State Legacy Scholar Award</strong></td>
<td>$1,000</td>
<td>• Must be a non-resident of Iowa&lt;br&gt;• Must have a parent, grandparent or sibling who graduated from UNI or a sibling currently enrolled at UNI&lt;br&gt;• Must answer “yes” to question on Application for Admission regarding parent, grandparent or sibling</td>
</tr>
<tr>
<td><strong>Out-of-State Good Neighbor Award</strong></td>
<td>$2,500</td>
<td>• Must reside in one of the Illinois counties of Jo Daviess, Carroll, Whiteside, Henry or Rock Island&lt;br&gt;• Must maintain Illinois resident status</td>
</tr>
<tr>
<td><strong>Multicultural Scholar Award</strong></td>
<td>$2,000</td>
<td>• Requires ethnic or racial status of African American/Black, Hispanic/Latino/Spanish, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander&lt;br&gt;• Must be U.S. citizen or permanent resident&lt;br&gt;• Must have 30 transferable hours (after high school graduation) with minimum 3.0 GPA or above</td>
</tr>
</tbody>
</table>

<table>
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<tr>
<th>The following scholarships require a separate application.</th>
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</thead>
<tbody>
<tr>
<td><strong>Roy J. Carver Scholarship</strong></td>
</tr>
<tr>
<td><strong>UNI Business Transfer Scholarship</strong></td>
</tr>
</tbody>
</table>
**APPLYING FOR SCHOLARSHIPS**

The UNI Scholarship Application (USA) helps you simplify the process of applying for more than 1,000 scholarships within academic departments. Transfers can begin applying for scholarships a year before they transfer. It includes scholarships from all across campus in one online application.

The deadline for most scholarships in January 15, unless otherwise noted. Complete the UNI Scholarship Application at uni.edu/finaid.

1. Review any information already filled in and complete the resumé section.

2. Complete essays for as many different academic areas as you are interested.
   - Scholarships are available by majors and departments even if you’re still deciding.

3. Review and click submit. You will receive an email confirmation after successful submission.
   - The UNI Scholarship Application can be updated (prior to the deadline) as frequently as you like.
   - The scholarship selection process is competitive.

**Live Like a Student**

**What does it mean to live like a student?**
- Budget and have financial goals.
- Live within your means.
- Understand how actions today will affect your financial future.

**Financial Literacy Program**
- Courses offered throughout the year
- One-on-one money management
- Group workshops

Visit uni.edu/finaid to register for non-credit classes. Call 319-273-2700 to schedule a program or an individual counseling appointment.

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**TRANSFER CHECKLIST & TIMELINE**

**SEPTEMBER**

Transfers can begin the UNI Scholarship Application in early September for the upcoming academic year. Scholarship deadlines for the 2016-17 scholarship application are January 15 or earlier, so start your application process now.

**DECEMBER**

Apply for your FSA ID at fsaid.ed.gov. Both students and parents will need a FSA ID when completing the FAFSA electronically.

**JANUARY**

Complete the FAFSA at fafsa.gov as soon as possible after January 1. The UNI school code is 001890. If FAFSA is already completed, simply go back and add UNI’s school code to it and resubmit.

Don’t forget to complete the UNI Scholarship Application by January 15.

**FEBRUARY**

Students will be notified by email if they have been selected for verification. If selected, please submit requested materials to UNI as soon as possible to expedite awarding.

**MARCH/APRIL**

Initial Financial Aid awards are available via MyUNIverse (in the Student Center) for students with complete records. Once awarded, evaluate how much financial aid will need to be accepted. Accept, reduce or decline the financial aid offered within the Financial Aid award.

**IF BORROWING FOR THE FIRST TIME**

Students will need to complete Direct Loan Entrance Counseling and a Master Promissory Note (MPN) at studentloans.gov.

**IF BORROWED AT PRIOR SCHOOL**

Students will need to complete Entrance Counseling at studentloans.gov.

**SUMMER**

Begin searching for employment on the UNI Online Job Board at uni.edu/careerservices.

**AUGUST**

Fall bills will be sent out electronically on August 1. Remember to sign up for the Live Like a Student program to learn how students can live within their means while attending college.
Grants are considered “gift aid” and do not have to be repaid. To be considered for federal, state and institutional grants a student simply needs to complete the FAFSA at fafsa.gov. For a complete list of all grants visit uni.edu/finaid/grants.

TUITION GUARANTEE PROGRAM FOR MULTICULTURAL COMMUNITY COLLEGE IOWANS
Two-year commitment of full tuition and fees provided through a combination of federal, state and institution grants and scholarships.

Requirements:
• Must be an Iowa resident
• Must have 30 transferable hours from an Iowa Community College
• Must be Pell Grant eligible as determined by the FAFSA and remain Pell Grant eligible to qualify for this program
• Requires ethnic or racial status of African American/Black, Hispanic/Latino/Spanish, Alaskan Native or American Indian, Asian Native Hawaiian or other Pacific Islander

TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT
Sign a TEACH Grant Agreement to Serve (ATS) to teach in a low-income school in a high-need field, for four academic years within eight calendar years after completed or withdrawn from the academic program. A student can receive a grant of up to $4,000 a year for four years as an undergraduate and two years as a graduate.

Requirements:
• Must be U.S. citizen or eligible non-citizen
• Complete FAFSA; however, not based on financial need
• Score above the 75th percentile on college admissions test (ACT or SAT) or maintain a GPA of 3.25 or above
• Must be enrolled as an undergraduate or graduate
• Must be enrolled in class work necessary to begin career in teaching in an identified high-need field

COST OF ATTENDING UNI
When budgeting for college, we recommend you consider both direct and indirect expenses. Direct expenses are those that are owed directly to UNI, and appear on your university bill (U-Bill). Indirect expenses are estimates of amounts you may spend on personal items such as books, gas, dining out, etc. The total amount of aid a student is offered will match the amount of the direct and indirect expenses.

2015-16 UNI EXPENSES:

<table>
<thead>
<tr>
<th></th>
<th>Iowa Resident</th>
<th>Non-resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate tuition1 and mandatory fees</td>
<td>$7,818</td>
<td>$18,006</td>
</tr>
<tr>
<td>Room and board</td>
<td>$8,340</td>
<td>$8,340</td>
</tr>
<tr>
<td><strong>Total direct fees</strong></td>
<td><strong>$16,158</strong></td>
<td><strong>$26,346</strong></td>
</tr>
</tbody>
</table>

Tuition based on 12 or more credit hours. Room and board based on double room and Purple Meal plan. See options at uni.edu/dor.

1Undergraduate tuition for the College of Social and Behavioral Sciences, College of Humanities, Arts and Sciences, and College of Education.
For College of Business Administration tuition, visit uni.edu/tuition.

INDIRECT EXPENSES (estimates) *estimates will vary per person:

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<tbody>
<tr>
<td>Books and supplies*</td>
<td>$900</td>
<td>$900</td>
</tr>
<tr>
<td>Personal expenses*</td>
<td>$1,640</td>
<td>$1,640</td>
</tr>
<tr>
<td>Transportation*</td>
<td>$440</td>
<td>$800</td>
</tr>
<tr>
<td><strong>Total indirect fees</strong></td>
<td><strong>$2,980</strong></td>
<td><strong>$3,340</strong></td>
</tr>
</tbody>
</table>

PAYMENT OPTIONS
Initial U-Bills are available to students on August 1, and are payable on a monthly basis. A Deferred Payment Plan option exists for tuition, fees, room and board charges. This flexible payment option allows for the U-Bill to be paid in 5 monthly installments each semester.

ON-CAMPUS RESOURCES

WORKING ON-CAMPUS
Working an on-campus job helps you organize your time, meet new students and supervisors, and earn a little money on the side. Student employment opportunities are flexible around your schedule and are also a great way to get involved on-campus. All students are paid on a bi-weekly schedule and all earnings can be used at the student’s discretion. Students are encouraged to look for employment by visiting the Online Job Board at uni.edu/careerservices.

SEND TRANSCRIPTS TO:
UNI Office of Admissions
002 Gilchrist Hall
319-273-2281
admissions@uni.edu

BILLING INFORMATION
UNI Office of Business Operations
103 Gilchrist Hall
319-273-2162

OFFICE OF FINANCIAL AID & SCHOLARSHIPS
105 Gilchrist Hall
319-273-2700

CATID INFORMATION
Computer Consulting Center
36 ITTC Building
319-273-5555