

2011-2012 ORIENTATION
FINANCIAL AID PARENT WORKBOOK



UNI

*I am helping my student
prepare for college.*

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important numbers and web addresses

FINANCIAL AID RESOURCES

Office of Student Financial Aid
 www.uni.edu/finaid
 319-273-2700

Loan Entrance/Exit Counseling
 www.StudentLoans.gov

Master Promissory Note
 www.StudentLoans.gov

MyUNiverse Student Portal
 http://myuniverse.uni.edu

Student Employment
 319-273-6394

additional UNI resources

Business Operations
 www.uni.edu/obo
 319-273-2164

UNI Athletics
 www.unipanthers.com
 319-273-DOME

Public Safety
 www.uni.edu/pubsaf
 319-273-2712

Residence Life
 www.uni.edu/dor
 319-273-2333

Registrar's Office
 www.uni.edu/regist
 319-273-2241

Wellness and Recreation
 www.uni.edu/wellrec
 319-273-6176

Health Services
 www.uni.edu/health
 319-273-2009

Rod Library
 www.library.uni.edu
 319-273-2838

Gallagher-Bluedorn Performing Arts Center
 www.gbpac.org
 319-273-3660

2011-2012 cost of attendance

DIRECT + INDIRECT EXPENSES = COST OF ATTENDANCE

- Direct Expenses are those expenses that will be displayed on the university bill and are owed DIRECTLY to the university.
- Indirect Expenses are estimated amounts for books and supplies, off-campus living expenses, personal expenses and transportation expenses. The actual expenses for these items may vary.

DIRECT EXPENSES (per year)	Iowa Resident	Non-Resident
TUITION & FEES <small>* Based on 12 or more credit hours</small>	\$ 7,350	\$ 16,106
ROOM & BOARD <small>* Based on double room and standard 19 meals a week</small>	\$ 7,426	\$ 7,426
TOTAL DIRECT EXPENSES	\$ 14,776	\$ 23,532
INDIRECT EXPENSES (per year)		
Books & Supplies	\$ 1,054	\$ 1,054
Transportation	\$ 900	\$ 1,200
Personal Expenses	\$ 2,146	\$ 2,146
TOTAL INDIRECT EXPENSES	\$ 4,100	\$ 4,400
COST OF ATTENDANCE	\$ 18,876	\$27,932

NOTE: If out-of-state tuition is indicated on the Financial Aid Award but the student will be paying in-state tuition, please inform our office. Their award may need to be revised. The Financial Aid Award is not an official notice of residency status. For official notice of residency status, new undergraduate students should check with the Admissions Office.

examples of indirect expenses

BOOKS: Books may initially be an out-of-pocket expense for freshmen. Financial aid is available to help fund the purchase of 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 your student's 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.
- **Courseload:** Certain courses require several books.
- **Major:** Some majors require books that are more expensive to purchase than others.

TRANSPORTATION: This estimates the cost of traveling to and from home.

PERSONAL EXPENSES: In our cost of attendance, we estimated personal expenses to be \$2,146 for the academic year. When working out this part of the budget, be sure to consider these expenses: clothing, laundry, entertainment, personal needs, room decorations, communication.

To provide a frame of reference for "personal expenses," the following items were priced in April of 2011.

- Wash and dry one load of laundry in residence hall.....\$3
- Movie at College Square Theaters.....\$9
- Matinee\$7
- Gallon of unleaded gas.....\$3.65
- Ticket to Gallagher-Bluedorn Performing Arts Center.....\$15-\$40
- Dinner at Pepper's\$8-\$10
- UNI sweatshirt at University Book and Supply\$25 - \$50
- Large pizza, two toppings, delivered.....\$10-\$12
- Mini refrigerator for residence hall.....\$90-\$150
- Slice of pizza and pop in Maucker Union\$3
- Futon for residence hall\$150
- Loft kit from Barnes Lumber.....\$90-165

determining what to award

WHAT DOES "EXPECTED FAMILY CONTRIBUTION" MEAN?

The Expected Family Contribution (EFC) is the amount the student and their parents can theoretically contribute to their education. This contribution is based on the federal methodology calculation using the information supplied on their FAFSA. UNI uses this figure to determine the types of aid a student may receive.

HOW IS OUR STUDENT'S FINANCIAL NEED DETERMINED?

$$\text{COST OF ATTENDANCE} - \text{EXPECTED FAMILY CONTRIBUTION} = \text{FINANCIAL NEED}$$

Financial need determines the student's eligibility for financial assistance. However, the Direct Unsubsidized and PLUS loans, and TEACH Grant do not require financial need.

WHAT ARE UNI'S AWARDED PARAMETERS?

The Office of Student Financial Aid has a limited amount of federal, state and institutional funds; therefore, the following maximum award amounts apply for the 2011-2012 academic year.

TYPE OF AID	EFC	MAXIMUM AMOUNT
# Pell Grant	0 - 5273	\$5,550
*^ Iowa Grant	0	\$1,000
*# SEOG	0 - 1000	\$1,000
<small>(Supplemental Educational Opportunity Grant (SEOG))</small>		
* Tuition Assistant Grant	0 - 7000	\$1,000
TEACH	NA	\$4,000
* Work-Study	0 - 5273	\$2,000
* Perkins Loan	0 - 5273	\$2,000

(# The Federal Pell Grant and SEOG are only awarded to students pursuing their first B.A. degree.)

(^ 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 to an amount less than the statutory maximum.)

(*Amount of award may vary depending upon state residency and federal, state and institutional funding.)

TEACH grants are awarded to students enrolled in an eligible teaching major and who meet specific academic requirements.

Attend a TEACH grant information session during the student services fair in Lang Hall, Room 12 (attached to Maucker Union) at 10:30 a.m. The session will be about an hour long and will count as your student's entrance counseling for the TEACH grant if they attend. During the session, students and parents will learn all about the TEACH grant and agreement to serve as a teacher, as well as have the opportunity to ask questions. (See page 18 for more information on how to qualify for a TEACH grant.)

all about the financial aid award

WHAT DOES THE STUDENT DO WITH THEIR AWARD?

Students and parents are encouraged to thoroughly review the award and the accompanying material. Students must accept or decline their aid on the online Financial Aid Award under the Student Center tab on MyUNIverse at <http://myuniverse.uni.edu>.

DOES THE FINANCIAL AID AWARD SHOW ALL AVAILABLE AID?

Yes, the Financial Aid Award lists the names and amounts of specific types of financial aid that make up the student's award. If the award does not show a specific type of aid, either the student was not eligible for that aid or funds were no longer available from that source when the award was processed. The amount of all grants as stated on the Financial Aid Award is based on full-time enrollment (12+ credits for undergraduate and 9+ credits for graduate). Grants are prorated according to the number of hours the student is enrolled.

If hometown scholarships have been received and are not listed on the financial aid package, please complete the "Report Additional Financial Aid" section of the award or contact our office. Federal regulations require that scholarship(s) be included in your student's package. Scholarships reported will reduce or replace the least desirable form of financial aid. UNI policy is to reduce your student's aid in the following order when possible: loans, work study, grants.

It is advisable to budget money wisely so your student does not experience financial difficulties. If any assistance in budgeting is needed, please contact our office to speak with a financial aid counselor.

CAN A FINANCIAL AID PACKAGE BE REVISED IF OUR FAMILY CIRCUMSTANCES CHANGE?

Revisions may be made in cases such as enrollment changes, residency status changes, grade level changes or if the student is receiving additional aid from other sources. If a reduction in financial aid must be made, the Office of Student Financial Aid will reduce aid in the following order: parent loans, student loans, work-study, need-based grants.

If your family has unusual circumstances, such as payments made on high medical bills, a loss of income, or a natural disaster, contact our office for details on how we may be able to assist you. Families will be asked to provide documentation to support those adjustments.

Students Receiving Financial Aid

Scholarships and grants are applied directly to a student's u-bill. All students must accept their loans within the Financial Aid Award before the loan will be disbursed. Entrance counseling and promissory notes also need to be completed prior to the first disbursement.

Select the Student Center tab within MyUNiverse and then click on the "Go to My Study Center" link.

Under the Finances bar, select Accept/Decline awards.

Next select the appropriate aid year:

Financial Aid

Select Aid Year to View

Click the aid year you wish to view

Aid Year	Institution	Aid Year Description
2012	University of Northern Iowa	2011-2012 Financial Aid Year

The Financial Aid Award Package screen is where the student can make decisions regarding his/her award.

Financial Aid

Award Package

2011-2012 Financial Aid Year

You are eligible to receive the awards listed below. Please review each award and corresponding message. You may Accept and/or Decline any or all of the awards that are currently available.

Last Updated: 03/23/2011 9:31:41AM Status: New Package

Award	Category	Career	Offered	Accepted	Accept	Decline
Direct Subsidized Loan	Loan	Undergraduate	3,500.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Direct Unsubsidized Loan	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Direct PLUS Loan	Loan	Undergraduate	4,578.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study	Work/Study	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Pell Grant	Grant	Undergraduate	4,800.00	4,800.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Distinguished Scholars Award	Scholarship	Undergraduate	1,000.00	1,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Supplemental Edu Opport Grant	Grant	Undergraduate	1,000.00	1,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total			18,878.00	6,800.00		

Currency used is US Dollar.

accept all decline all clear all update totals

SUBMIT

The student must "accept" or "decline" each award before clicking "submit". If the student selects "accept" a box will populate allowing the student to accept a reduced amount if they wish. If they are uncertain they can simply Log Off.

billing information

All tuition, mandatory fees, contracted campus room and meal plan expenses and other university related charges are electronically billed directly to the student by the Office of Business Operations, Student Accounts. Charges are billed one semester at a time. New charges and/or adjustments are billed monthly throughout the semester.

An electronic university bill (u-bill) is generated on the first of every month and due on the 20th of every month. Note: If the first falls on the weekend, the bill will be generated on the first business day following. If the due date falls on a weekend, the due date will be the first business day following. An email notification is sent to each student's official UNI email address when the bill is available. Paper bills are NOT sent. Students can view their bill, pay their bill or enroll in a payment plan online at www.uni.edu via MyUNiverse on the Student Center tab. Students can allow access to their u-bill by creating a username and password for parents or other third parties on their MyUNiverse portal under the MyPage tab and within the Third Party Accounts section.

A sample bill with instructions of how to read it can be viewed at www.uni.edu/obo/student_accounts after July 1st.

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

payments

U-bill payments can be made by cash, check or online. UNI does not accept credit or debit cards as a form of payment for u-bill charges. Payments must be received BY THE DUE DATE to avoid a 1% late fee and other restrictions. Payments can be made using the following options:

- Online via E-check at MyUNiverse-Student Center tab
- In person at the Cashier's window at 103 Gilchrist Hall
(8 a.m. - 4 p.m., M-F)
- Drop-box located outside of the East Entrance of Gilchrist Hall
- By mail to:
University of Northern Iowa
Attn: Student Accounts
103 Gilchrist Hall
Cedar Falls, IA 50614-0008

(Please include the student number in the memo section of the check for all payments received.)

payment information cont.

PAYMENT PLAN OPTIONS:

The university offers two Deferred Payment Plan options for tuition, mandatory fees and contracted room and meal plan charges. These plans allow students to make payments in installments each semester. Plan options include:

Option 1- UNI Self-Service plan

The UNI Self-Service plan allows students to select a 3 or 5 month plan. All enrolled students are eligible to participate but the student **MUST ENROLL** prior to the first billing due date. To enroll, students need to go their MyUNiverse portal and access their Student Center tab to complete the online payment plan agreement. There is a \$20 deferred billing fee, per semester, that will be assessed to the student's first bill after enrolling in a plan. It is in the student's best interest to enroll in a plan prior to the first billing of the semester (i.e. before August 1 or January 1) to ensure the greatest options.

Option 2 – Educational Computer Systems, Inc. (ECSI)

Long-term payment plans are also available through Educational Computer Systems, Inc. (ECSI). This option provides students and families the ability to pay tuition on a monthly schedule for 10, 11, or 12 months. To take advantage of this option, visit www.ecsi.net or call 1-866-927-1438 to enroll. There is a \$65 annual enrollment fee. Students participating in the ECSI plan make monthly payments, directly to ECSI, beginning as early as May 1. All payments will be due on the first of every month. Payments not received by the first of the month may be subject to account termination. If your student's account is closed, he/she is required to pay all university charges directly to UNI. ECSI provides a detailed status of your account to the university each month. Please refer to the following table for payment schedule options:

ECSI Payment Plan Schedules for UNI

10 Month Payment Plan (July 1st-April 1st)		
Payments Due on the 1st of Each Month		
If you enroll...	Number of Payments at Enrollment	Next Payment Date
By June 25	0	July 1
June 26-July 25	1	August 1
July 26-August 25	2	September 1
11 Month Payment Plan (June 1st- April 1st)		
Payments Due on the 1st of Each Month		
If you enroll...	Number of Payments at Enrollment	Next Payment Date
By May 25	0	June 1
May 26-June 25	1	July 1
June 26-July 25	2	August 1
12 Month Payment Plan (May 1st- April 1st)		
Payments Due on the 1st of Each Month		
If you enroll...	Number of Payments at Enrollment	Next Payment Date
By April 25	0	May 1
April 26- May 25	1	June 1
May 26- June 25	2	July 1

refunds

When payments and/or financial aid credits are greater than the total charges, the result is a refund. Refunds are deposited electronically into the student's checking or savings account via direct deposit. Students must enroll for direct deposit through their MyUNIverse portal within the Student Center tab. It is the responsibility of the student to ensure the accuracy of their bank routing and account numbers to avoid delays in receiving their funds. Once enrolled, students will receive an automatic email notification each time that a refund has been 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 starting 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 and Wednesday each week. If a student has not set up direct deposit, 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 local address. As a result, the receipt of funds will be significantly delayed compared to direct deposit.

Parents can also have the Parent Plus Loan deposited directly to their bank by completing the Parent Plus Loan Direct Deposit Authorization form.

collection costs

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

frequently asked questions

WHERE IS STUDENT ACCOUNTS?

Student Accounts is located in Gilchrist Hall on the upper level, room 103. Staff is available to help students with their questions Monday through Friday from 8 a.m. to 5 p.m. (summer hours are 7:30 a.m. to 4:30 p.m.). They can also be contacted by:

Phone: 319-273-2164

E-mail: student.accounts@uni.edu

Mail: UNI Student Accounts

103 Gilchrist Hall

Cedar Falls, IA 50614-0008

HOW IS THE LATE FEE FIGURED?

The late fee is charged to students who are 30 days or more past due. The rate is 1% of the amount past due and will be charged each month the u-bill has a past due balance. For example, a past due bill of \$1,500 will be assessed a late fee of \$15.

WHEN IS MY U-BILL DUE?

University bills (u-bills) are created on the first of the month and are due on the 20th of each month. If either of those days falls on a weekend or holiday it will be the first working day following the date. All bills are due in full the month that they are billed unless the student has enrolled in a payment plan.

frequently asked questions cont.

HOW CAN THE STUDENT GET REFUNDS SENT DIRECTLY TO A BANK ACCOUNT?

It's the procedure of the university that all student refunds be sent to the student by direct deposit into a bank account of their choice. It's the responsibility of each student to enter and maintain his or her bank information on MyUNIverse, under the Finances tab within the Direct Deposit sign-up. Student Accounts staff can answer questions, provide assistance or demonstrate but cannot enter the information for the student.

CAN A PARENT PLUS LOAN BE REFUNDED BY DIRECT DEPOSIT?

Yes, if during the application process the parent indicates that any overpayment should be sent to the parent instead of the student, the parent can complete the Parent Plus Loan Direct Deposit Authorization form. This form can be found at www.uni.edu/obo/student_accounts. If the form is not completed, a paper check will be issued in the parent's name.

I DON'T NEED ALL MY LOAN MONEY. CAN I RETURN THE FINANCIAL AID REFUND?

Yes. If a university refund includes loan funds, the student has the option to return the entire refund or a portion, to the Cashier's window in 103 Gilchrist Hall. The cashiers will work with the Office of Student Financial Aid to reduce the loan for the current semester. UNI will return the funds to the appropriate lender thereby lowering the student's total loan indebtedness.

CAN I GIVE MY PARENTS (OR OTHER THIRD PARTY) ACCESS TO VIEW MY STUDENT INFORMATION ONLINE?

Yes, the student can grant secure access to their parents or other third party. The student has complete control of this access from setting the parent up with a user name and password to the information the student wants their third party to see.

I'VE ALREADY RECEIVED MY REFUND CHECK. WHY DO I HAVE UNPAID TUITION ON MY BILL?

Refunds and monthly bills are a snapshot in time. The Office of Business Operations calculates each bill and refund based on the most current charges, credits and adjustments posted to the u-bill; however there are a number of adjustments that could occur throughout a semester that may change an account balance. If a student's enrollment status changes within the semester, their financial aid may be adjusted. Additionally, billing adjustments may occur, such as rent, course material, and tuition adjustments. Therefore, any charges or financial aid adjustments that occur after the refund is processed and that subsequently generate a balance due are the responsibility of the student to pay. Students should monitor their u-bills monthly.

WHAT ARE COLLECTION COSTS?

An account is placed with an outside agency when all collection efforts made by Student Accounts staff have failed. University policy is to pass the costs of placement with an outside agency on to the student who incurred the fee. These costs will be added to the amount owed on the u-bill. Additional details can be viewed in the Terms and Condition Statement found at www.uni.edu/obo/student_accounts.

types of loans

WHAT IS A FEDERAL DIRECT LOAN?

UNI participates in the Direct Loan Program. This loan program allows students to borrow money through UNI directly from the federal government.

WHAT IS A SUBSIDIZED LOAN?

This is a need-based loan. The government pays the interest for the borrower on this loan while he/she is enrolled at least half-time. Repayment of the principal and interest on the loan begins six months after the borrower ceases to be enrolled at least half-time. The federal government withholds an origination fee from each loan.

WHAT IS AN UNSUBSIDIZED LOAN?

If the student's financial need limits their eligibility for the full grade-level maximum in the Federal Direct Subsidized Loan, they may borrow the remainder in the Federal Direct Unsubsidized loan. This loan has a fixed interest rate of 6.8 percent that will begin to accrue while the student is enrolled and an origination fee is withheld from each loan. Interest begins to accrue the first day of disbursement. Interest payments may be paid quarterly or they may be deferred until the student ceases to be enrolled at least half-time. The Loan Servicer will contact the student to establish how they plan to pay the interest. If they defer the interest, it will be capitalized on the loan principal at the time repayment begins, which is six months after the student ceases to be enrolled at least half-time.

HOW MUCH IS THE STUDENT ELIGIBLE TO BORROW?

The student may qualify to borrow in one or both programs based upon their demonstrated "financial need" and the maximum loan limit per grade level.

MAXIMUM ANNUAL COMBINED Subsidized + Unsubsidized Loan Amounts (Includes fall 2011, spring 2012 and summer 2012)		
Grade Level	Dependent	Independent
Freshman (0-29 hours)	\$ 5,500 *	\$ 9,500
Sophomore (30-59 hours)	\$ 6,500	\$ 10,500
Junior and Senior (60 and above hours)	\$ 7,500	\$ 12,500

NOTE: The loan amounts listed above cannot exceed the student's cost of attendance minus other financial aid received.

- Loan proceeds exceeding university charges are direct deposited to the student in the form of a refund.
- Mid-year graduating students (December) may only borrow a portion of their loan limit.

*Freshmen have a maximum of \$3,500/year that can be awarded as a subsidized loan.

WHAT IS A PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS)?

This loan program allows parents of dependent students to borrow the amount equal to the cost of attendance minus other financial aid received. The interest rate is fixed at 7.9 percent. An origination fee is withheld from the amount borrowed. Parents have the option of deferring payments on Parent PLUS loans until after the student graduates or enrolls less than half time.

WHAT IS A PERKINS LOAN?

This loan is awarded by UNI using funds allocated from the federal government. There is no interest charged while the student is in college, and the loan has a fixed interest rate of five percent during repayment. Repayment and interest on the loan begins nine months after the student graduates, leaves school or ceases to be enrolled at least half time. Because Perkins loan funds are limited, if a student declines a Perkins loan the funds will be distributed to another eligible student.

accepting loans and promissory notes

HOW DOES A STUDENT RECEIVE A DIRECT LOAN?

- 1) Upon receiving the award all loans must be accepted, reduced or declined each year on MyUNIverse. If the student wants to decline or borrow less than what is stated on the Financial Aid Award, they may lower the amount of the loan, but they may not increase the amount. If a Direct Loan for the parent or student is initially reduced or declined, it can still be accepted throughout the academic year by contacting the Office of Student Financial Aid.
- 2) First-time borrowers must complete the Master Promissory Note (MPN) online at www.StudentLoans.gov (4-digit FAFSA PIN required). The student will complete only one promissory note that will be used for all of their Direct Loans at UNI. By using the MPN, they will not need to complete a separate promissory note for each new loan. A student who borrows under the Direct Loan Program at UNI will be able to borrow under this one MPN for up to 10 years.

All Direct Loans (subsidized, unsubsidized and PLUS) are disbursed in two installments. The first disbursement would be at the beginning of the fall semester with the second disbursement coming at the beginning of the spring semester.
- 3) If a student is borrowing a Federal Direct Loan at UNI for the first time, they must complete an online Loan Entrance Counseling Session before they are eligible to receive their loan proceeds. The student may complete the Loan Entrance Counseling at www.StudentLoans.gov.

WHAT IS THE STUDENT AGREEING TO WHEN THEY SIGN AN MPN?

They are agreeing to repay their lender (the U.S. Department of Education) all loans made to them under the terms of this MPN. They are also confirming that they understand multiple loans may be made to them under this note.

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 their Financial Aid Award. The MPN does not show a specific loan amount because it also serves as their promissory note for future loans.

HOW DOES THE STUDENT ACCEPT A PERKINS LOAN?

If your student was awarded a Perkins Loan, they must complete an entrance questionnaire and promissory note online. The electronic promissory note needs to be done each year they qualify for a Perkins Loan and can be accessed through the "Sign Promissory Note" link listed next to the Perkins Loan on the Financial Aid Award.

HOW DOES THE PARENT ACCEPT THE PLUS LOAN?

To accept the Direct PLUS Loan, the student must indicate that the parent(s) would like to borrow this loan on their online Financial Aid Award. First time PLUS Loan borrowers will need to complete the Master Promissory Note (MPN) and complete the PLUS Request Process online at www.StudentLoans.gov. If the parent borrower(s) has borrowed PLUS Loans at UNI previously for the same student they will only need to complete the PLUS Request Process.

The parent will sign only one PLUS Loan Master Promissory Note (MPN) that will be used for all PLUS loans in that parent's name at UNI.* By using the MPN, the parent will not need to sign and submit a separate promissory note for each new loan.

*If a parent has more than one student attending UNI, a separate PLUS Loan Master Promissory Note and PLUS Request Process will need to be completed for each student.

WHAT IF PARENTS CHOOSE NOT TO ACCEPT THE PLUS LOAN?

If the parent elects not to accept the PLUS loan, the student would then have the opportunity to apply for Private Education Loans. These loans are offered through private lenders and are UNSUBSIDIZED. While many of the lenders have competitive interest rates, they do vary. It is suggested that students contact each individual lender to learn about the terms, rates and benefits of their particular loan(s). Private Education Loan information is available on the Office of Student Financial Aid website at www.uni.edu/finaid/alt_loan_info.shtml. All Private Education Loan borrowers are required to meet with an Office of Student Financial Aid staff member prior to certification of the loan.

understanding scholarships

WE HAVE RECEIVED OUR FINANCIAL AID PACKAGE. ARE THERE MORE UNI SCHOLARSHIPS AVAILABLE?

Most UNI scholarships for the upcoming year have already been awarded. If any additional scholarships are added, a revised Financial Aid Award would be sent to the student's MyUNiverse account. There is a possibility of additional scholarship availability during the following years of study at UNI. Many academic departments and colleges award scholarships to upperclass students.

Students can start applying for UNI scholarships for the next academic year using the online UNiversity Scholarship Application (USA) in the fall. A link is available on the UNI Financial Aid homepage at www.uni.edu/finaid within the scholarship section. The 2012-13 USA will be available in September 2011.

ARE UNI SCHOLARSHIPS RENEWABLE?

Check directly with the department offering the scholarship. The department can explain what criteria need to be met for the scholarship to be renewed.

The UNI Distinguished Scholars Award will automatically be renewed for the second year with a minimum cumulative GPA of 3.0. Most scholarships do require the USA to be completed each year.

SHOULD THE STUDENT THANK THEIR SCHOLARSHIP DONOR?

Absolutely. As soon as they receive notice of their scholarship award, they should write a thank you note to their scholarship donor.

WHAT HAPPENS TO THE STUDENT'S SCHOLARSHIP IF THEY WITHDRAW FROM UNI?

If a student withdraws from classes, any nondisbursed funds are returned to the donor. They will need to inform the donor of their future plans.

Once your student has viewed their online award, please remind them to enter additional scholarships or other monetary awards they have received if the amounts were not listed on the Financial Aid Award.

If the student has additional scholarships to report, they will need to select the "Report Other Financial Aid" link on their Student Center tab and then enter the appropriate information.

University of Northern Iowa

Main Menu > Student Center > Go to my Student Center

My Page Student Center Academics Finances Work @ UNI Life @ UNI Reporting

Financial Aid

Report Other Financial Aid

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

*Award	*Type	Description	*Amount	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	delete

Currency used is US Dollar.

* Required Field

[Return to List of Aid from Other Sources](#)

hometown/off-campus scholarships

WHAT IS AN OUTSIDE OR OFF-CAMPUS SCHOLARSHIP?

Scholarships that are awarded from your local community, organizations or other private sources are considered outside or off-campus scholarships. Students receiving scholarships from outside sources must notify the Office of Student Financial Aid.

WHY DO STUDENTS NEED TO NOTIFY THE OFFICE OF STUDENT FINANCIAL AID OF AN OFF-CAMPUS SCHOLARSHIP?

Federal regulations require that scholarship(s) be included in the student's financial aid package. Scholarships may reduce or replace a portion of the Financial Aid Award, with loans being the first item to be adjusted on the Financial Aid Award.

IF MY STUDENT RECEIVES AN OFF-CAMPUS SCHOLARSHIP, WHAT SHOULD THEY DO?

- Notify the Office of Student Financial Aid of all scholarships they receive.
- Most scholarship checks are usually made out to the student and UNI. All scholarship check(s), copayable or not, should be reported.
- Before submitting the scholarship check(s) to UNI, endorse and include the student number and the name of the scholarship.
- If a donor requires verification of enrollment, contact the Registrar's Office at 319-273-2241. The student may also go to MyUNiverse and print a class schedule if acceptable to the scholarship donor.
- The University of Northern Iowa does not bill donors. If the donor of the scholarship requires notification of billing, please submit a copy of the u-bill to the donor. The student may also go to MyUNiverse and print their billing history if acceptable to the scholarship donor.

WHAT HAPPENS TO THE SCHOLARSHIP CHECK AFTER THE OFFICE OF STUDENT FINANCIAL AID RECEIVES IT?

- All scholarships are equally disbursed: half in the fall semester and half in the spring semester.
- Checks will be credited to the student's u-bill provided they are enrolled full time (12 hours if an undergraduate and 9 hours if a graduate student).

WHAT PROCEDURES ARE SUGGESTED FOR SCHOLARSHIP DONORS?

- Make check(s) payable to the University of Northern Iowa. Include student name and UNI student number on the memo line or with the accompanying letter.
- A form is available on the Office of Student Financial Aid Web page for donors to use when sending their scholarship checks that will help speed up processing of the funds.
- In order for scholarships to credit to a student's u-bill before the first billing statement of the semester, we recommend that checks be sent to the address below by July 31 for the fall semester and December 15 for the spring semester.
- The cancelled scholarship check serves as the donor's receipt.

WHERE SHOULD SCHOLARSHIP CHECKS BE SENT?

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

student employment opportunities

FEDERAL WORK STUDY

Work study is awarded based on financial need and is included as a part of the student's financial aid award package. The typical work study award is \$2,000. Students would work approximately nine hours per week to earn \$2,000 during the academic year.

The campus minimum wage is \$7.25 per hour, however some positions may pay more based on the skills and responsibility involved. Students are paid bi-weekly via direct deposit. Students may use all funds at their own discretion.

DEPARTMENTAL EMPLOYMENT

If a student did not receive work study as part of their financial aid award, they may still work on campus as a "departmental employee." These jobs are listed on our Online Job Board as "non work study" positions. Approximately 75% of UNI student employees work on-campus through departmental employment.

ADVANTAGES TO WORKING ON CAMPUS

- On campus employment assists with time management skills. Campus jobs provide additional structure to a student's day and allow them to use their time productively. On average, students work 10-15 hours per week.
- Campus jobs are student-friendly, allowing students the opportunity to work around their class schedules and close to where they live.
- Working on campus is a great way to network with faculty and staff and add valuable work experience to their quality UNI education.

WHAT TYPES OF JOBS ARE AVAILABLE?

All job postings can be viewed at our Online Job Board. A wide variety of jobs are available in almost every department on campus. Types of jobs include clerical, library positions, tutors, food service, computer service workers, event services and positions with campus recreation. **Students wanting to work on-campus beginning in the fall should bring a photo ID and social security card, birth certificate, or passport upon coming to campus.** Jobs are also available in the community with select non-profit organizations as part of the the **Community Service Learning** program. This program gives students the opportunity to apply what they have learned in the classroom in real world situations. These jobs include daycare, adult and community education, parks and recreation and local government. For more information, contact the Student Employment Office.

UNI also participates in the **America Reads** program at local elementary schools. Students serve as tutors for elementary aged students. The America Reads program is open to all majors.

ITEMS NEEDED PRIOR TO EMPLOYMENT

All first-time student employees on-campus are required to complete I9 and direct deposit information. For I9 purposes, the hiring department is required by federal law to view actual documents verifying the student's identity. Please view the I9 for a listing of acceptable documents or work with the hiring department to identify which documents will be needed. Students are encouraged to have these documents on-hand and able to be displayed prior to their employment beginning.

The university also requires that all student employees must have their earnings direct deposited. Direct deposit forms will be available within the hiring department. Students will need to submit a voided check with the direct deposit form prior to submission.

WHERE CAN A STUDENT FIND A JOB?

The student can browse through our list of jobs on the Online Job Board at <http://myuniverse.uni.edu>. If you have any further questions, please contact the Student Employment Office:

Phone: 319-273-6394
Fax: 319-273-2320

E-mail: UNlstudent-jobs@uni.edu
Internet: www.uni.edu/finaid

LIVE LIKE A STUDENT PROGRAM



Borrow Responsibly



Live Within Your Means



Stop Impulsive Spending



Pay Your Balance



Be On Time with Payments

Live Like a Student

Live Like a Student Courses: Three-week courses (six 50 minute sessions, non-credit) are offered throughout the semester at a variety of times. Attendees will explore the concepts of personal budgeting, credit and credit cards, student loans, and identity protection.

Visit www.uni.edu/finaid to register for non-credit classes or call 319-273-2700.

Teaching Majors!

If you'll be teaching in a high-need field of study and in a low-income school, you need to know about:

TEACH Grants!

Teacher Education Assistance for College and Higher Education 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 a federal TEACH Grant you must:

- Be a U.S. citizen or eligible non-citizen
- Complete the FAFSA
- Score above the 75th percentile on college admissions test (ACT or SAT) or maintain a GPA of at least 3.25
- Be enrolled as an undergraduate (first B.A. only) or graduate
- Be enrolled in coursework that is necessary to begin a career in teaching in an identified high-need field
- Sign an agreement to teach full-time in a low-income school and in a high-need field for four academic years within eight calendar years after graduation



Contact UNI Financial Aid at 273-2700 for more information about the TEACH Grant.

Undergraduate UNI Major & Minor Codes that qualify for TEACH Grant consideration

210	Early Childhood Education	7WM	French/Russian
21B	*Basic Science (K-8)	7WN	French/Spanish
21I	*Mathematics (K-8)	7WU	German/French
21V	Middle Level Education Dual Major	7Wo	German/Portuguese
22K	*Early Childhood Special Education	7WP	German/Russian
22L	*Instructional Strategist I: Mild/Moderate (K-8)	7WG	German/Spanish
22T	*Teach Students With Visual Impairments	7WV	Spanish/French
22U	*Instructional Strategist I: Mild/Moderate (5-12)	7WW	Spanish/German
22W	*Instructional Strategist II: Mental Disabilities (K-12)	7WS	Spanish/Portuguese
23L	*Literacy Education	7WT	Spanish/Russian
23R	*Literacy Education (5-12)	72W	World Language & Culture: French
33W	Technology Education-Teaching	720	*French
33Y	*Technology Education-Teaching	74W	World Language & Culture: German
411	*Health Education	740	*German
52A	Music Education: Choral/General	770	*Russian
52B	Music Education: Instrumental	780	*Spanish
52E	Music Education: Jazz	791	*Portuguese
620	English	800	*Mathematics
629	*Teach English to Speakers of Other Languages	82J	Middle/Junior High School Science
692	TESOL/French	82A	All Science Teaching
694	TESOL/German	844	*Biology
697	TESOL/Russian	865	*Chemistry
698	TESOL/Spanish	870	*Earth Science
7WK	French/German	880	Physics
7WL	French/Portuguese		

*Indicates Minor only
^Indicates Major or Minor

Graduate UNI Major Codes that qualify for TEACH Grant consideration

21K	Curriculum & Instruction: Education of the Gifted
21Q	Curriculum & Instruction: Literacy Education
21U	Curriculum & Instruction: Early Childhood Education
22S	Special Education
241	Teacher/Students With Visual Impairments
242	Special Education: Field Specialization
244	Special Education: Career/Vocational Programming & Transition
353	School Library Studies
52T	Music Education
62T	Teaching English to Speakers of Other Languages
693	TESOL/French
695	TESOL/German
696	TESOL/Spanish
72E	French: Teaching Emphasis
74T	German: Teaching Emphasis
78T	Spanish: Teaching Emphasis
80A	Math for Middle Grades (4-8)
80K	Mathematics: Secondary
821	Science Education
827	Science Education: Earth Science Education
828	Science Education: Physics Education

Online Financial Aid Services for Students

MyUNiverse!

<http://myUNiverse.uni.edu>

Financial Aid and Scholarships

Click here to:

- View your Financial Aid Award
- Accept or decline your aid
- Report additional financial aid such as scholarships

University of Northern Iowa

Main Menu > Student Center > Go to my Student Center

My Page **Student Center** Academics Finances Work @ UNI Life @ UNI

Student Center

Academics

Search Plan Enroll My Academics

other academic... [X]

Deadlines URL

SUMMER 2011 Schedule

Class	Schedule
210 149-80 LEC (10106)	MoTuWeThFr 1:50PM - 4:00PM Schindler Education Cent 306
CAP 160-01 LEC (10556)	MoTuWeThFr 9:50AM - 12:00PM Wellness Recreation Cent 252

weekly schedule >>
enrollment shopping cart >>

SEARCH FOR CLASSES

Holds
No Holds.

To Do List
No To Do's.

Enrollment Dates
Enrollment Appointment
You may begin enrolling for the FALL 2011 Full Semester session on April 8, 2011.
details >>

Advisor
Program Advisor
Col of Education Advising
Col of Education Advising
details >>

Finances

My Account
Account Inquiry
Financial Aid
View Financial Aid
Accept/Decline Awards
Report Other Financial Aid

Student U-bills for Fall 2011 will be available in Student Center August 2011. Prior to August 2011, access your U-bill on the Finances tab.

Click here to access & pay your U-bill

University of Northern Iowa

Home | E-Mail | eLearning | A-Z Index | Directory | Calendar | Sign out

Search Portal

Main Menu

My Page Student Center Academics **Finances** Work @ UNI Life @ UNI Reporting

Personalize Content Layout Tue, May 17, 11 11:24 AM

My Financial Records

Note: Most recently updated records appear at the top.

Click here to open	Report Type
[Icon]	9-2010
[Icon]	9-2009
[Icon]	9-2008
[Icon]	9-2007

UNI Billing and DU Semester Summer 2011

Student Employment

Job Opportunities
Find work study and non-work study positions posted by both on and off campus employers.
Online Job Board UNI CareerCal Additional Job Search Info

Resources
Timecard and payroll help and general student employment information.
Complete My Timecard Timecard Instructions How to View My Pay slip Student Employment FAQ's Student Employment Handbook

Student Employment

Click here to:

- View the online job board and find a position that's right for you
- See cooperative education and internship opportunities
- View your payslip or complete your timecard
- Review the student employment handbook