

FINANCIAL AID

REFERENCE AND RESOURCE GUIDE TO FINANCIAL AID AT THE UNIVERSITY OF NORTHERN IOWA



UNIVERSITY OF NORTHERN IOWA
OFFICE OF STUDENT FINANCIAL AID

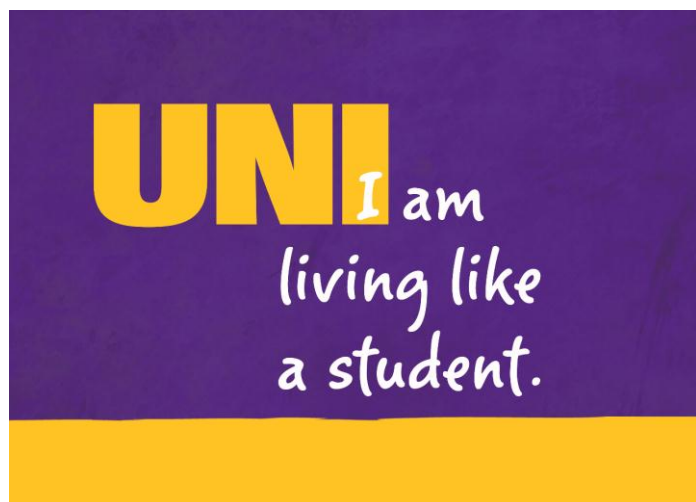
2011 • 2012

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Introduction



The Office of Student Financial Aid is pleased to provide the 2011-12 Reference and Resource Guide to Financial Aid at the University of Northern Iowa. This reference guide is designed to inform you about the policies and procedures on which your financial aid award is based. It will help you understand and respond to your award and provide resources for additional information. Attending college is one of the biggest investments you will make during your lifetime. We encourage you to read this information carefully so you can make informed decisions about your financial aid. Please visit our website (www.uni.edu/finaid) or call our office at 319-273-2700 if you have additional questions.

Please Note: Due to the nature of federal, state and institutional policies and guidelines affecting financial aid programs, the information in this publication is subject to change.

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Requirements and Terms for Receiving Financial Aid

- 1) You must be admitted to the University of Northern Iowa and be enrolled in a degree program. Undergraduate students who have already received a bachelor's degree are eligible for financial aid if they are enrolled in a second undergraduate program, or in a teacher licensure program. Non-degree students are **not** eligible for financial aid. If you are enrolled as a non-degree student, and want to receive financial aid, contact your academic department or the Office of the Registrar to determine your degree status.
- 2) You must be enrolled at least half-time, i.e., 6 hours per semester for undergraduates and 5 hours per semester for graduates. If you are enrolled less than half-time, you may still be eligible for federal grant aid, but most grants and scholarships require full-time enrollment. Audited courses, guided independent study and Camp Adventure courses do not count towards enrollment for the purpose of receiving financial aid.
- 3) You must be making satisfactory academic progress (SAP) according to the standards set forth by both the UNI Office of Student Financial Aid and Office of the Registrar. For further information about Financial Aid SAP, see Satisfactory Academic Progress Policy (pages 24-25).
- 4) You must report the receipt of any grants, scholarships or loans from all sources to the UNI Office of Student Financial Aid. In addition, if you are also enrolled at another institution, you may not receive federal aid at both institutions. (See Special Circumstances, page 28, for more information about concurrent enrollment at another institution.)
- 5) You must not have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which you were receiving federal student aid (grants, loans, and/or work-study).
- 6) You must not be in default on a federal student loan nor owe money on a federal student grant.
- 7) All awards are contingent upon availability of federal, state and institutional funding.



How Financial Aid is Awarded

Our 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.

FAFSA and EFC Calculations

The information you reported on your Free Application for Federal Student Aid (FAFSA) is used to determine your Expected Family Contribution (EFC). This amount is calculated by a formula that is established by federal law. Although students and their families are expected to contribute to the cost of college, the EFC is not the amount of money that you and your family must pay to UNI. Instead this figure is used to calculate how much federal student aid you are eligible to receive.

Your EFC and aid from other sources (e.g., hometown, religious and organizational scholarships) are subtracted from the cost of attendance (COA) to determine your eligibility for need-based aid. The cost of attendance is the estimated cost of attending UNI for an academic year and includes tuition and fees, room and board, books and supplies, a reasonable allowance for transportation to and from home, and personal and miscellaneous expenses.

Cost of attendance (COA)

- Expected family contribution (EFC)
- Other financial resources
- = Eligibility for need-based aid

Cost of Attendance for the 2011-12 Academic Year

Cost of Attendance	Tuition & Fees	Room & Board	Books	Transportation (to and from home)	Personal Expenses	Total Budget
Iowa Resident						
Undergraduate (on/off campus)	\$7,350 ¹	\$7,426 ²	\$1,054	\$ 900	\$2,146	\$18,876
Undergraduate (at home)	\$7,350 ¹	\$2,912	\$1,054	\$ 900	\$2,146	\$14,362
Graduate	\$8,418 ¹	\$7,426	\$1,054	\$ 900	\$2,146	\$19,944
Non-Resident						
Undergraduate (on/off campus)	\$16,106 ¹	\$7,426 ²	\$1,054	\$1,200	\$2,146	\$27,932
Graduate	\$17,352 ¹	\$7,426	\$1,054	\$1,200	\$2,146	\$29,178

¹There is a Supplemental Tuition of \$1,500/yr for Upper Division and Graduate Business Students.

²Double Room and 19 Regular Meal Plan

Understanding Your Financial Aid Award

Once you have been awarded your financial aid, you will receive an email notifying you of the availability of your Financial Aid Award. Both new students and current students can view the award as shown below.

- 1) Login to MyUNiverse using your CatID and password (<http://MyUNiverse.uni.edu>). First time users can find your initial username and password instructions in your admission letter.
- 2) Click on the "Student Center" tab and then click on "Go to My Student Center."
- 3) In the Finances section, click on "View Financial Aid."
- 4) Select the aid year you wish to view.

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

- 5) Your Award Summary will indicate the names and amounts of your specific types of financial aid. Students have been considered for all available assistance, so if you do not see a specific type of aid, you may not have been eligible or funds were no longer available from that source.

Financial Aid

Award Summary

2011-2012 Financial Aid Year

Select the term hyperlinks below to see more detailed information.

Aid Year			
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	4,800.00	4,800.00
Supplemental Edu Opport Grant	Grant	1,000.00	1,000.00
Direct Subsidized Loan	Loan	3,500.00	0.00
Direct Unsubsidized Loan	Loan	2,000.00	0.00
Direct PLUS Loan	Loan	4,578.00	0.00
Federal Work Study	Work/Study	2,000.00	0.00
Distinguished Scholars Award	Scholarship	1,000.00	1,000.00
Aid Year Totals		18,878.00	6,800.00

Currency used is US Dollar.

[Financial Aid Summary](#)

[ACCEPT/DECLINE AWARDS](#)

Understanding Your Financial Aid Award

- 6) Near the bottom of your Award Summary you will see a link to Financial Aid Summary. Click on this link to see a calculation of your estimated need (as based on the results of your FAFSA) and a breakdown of the expenses that were used to calculate your Estimated Financial Aid Budget (see Cost of Attendance, page 4).

Financial Aid

Financial Aid Summary

2011-2012 Financial Aid Year

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	18,878.00
Expected Family Contribution	756.00 -
Estimated Need	18,122.00
Total Aid	18,878.00 -
Remaining Need	0.00

Currency used is US Dollar.

This is your financial aid eligibility based on your estimated financial aid (budget) costs, family contribution, and estimated need for this aid year.

Financial Aid

Estimated Financial Aid Budget

2011-2012 Financial Aid Year

Listed below is an estimate of items used to determine your costs.

Estimated Financial Aid Budget Breakdown

SPRING 2012

Category Description	Amount
Books	528.00
Housing	3,695.00
Personal Expenses	1,091.00
Transportation Expenses	450.00
Tuition and Fees	3,675.00
Term Total	9,439.00

FALL 2011

Category Description	Amount
Books	528.00
Housing	3,695.00
Personal Expenses	1,091.00
Transportation Expenses	450.00
Tuition and Fees	3,675.00
Term Total	9,439.00
Total Cost of Attendance	18,878.00

Understanding Your Financial Aid Award

- 7) You will need to click on the “ACCEPT/DECLINE AWARDS” button to see your Award Package where you must accept or decline your loans and work-study awards. You have the option to accept, reduce or decline your Perkins, Direct Subsidized and Direct Unsubsidized loans. Your only option for the Direct PLUS (parent) loan is to decline it. If you wish to accept it, you need to have your parent complete the Parent PLUS Loan Request at www.studentloans.gov using his/her FAFSA PIN. For more information see page 18 Direct PLUS Loan Master Promissory Note and Direct PLUS Loan Request. Grants and scholarships are automatically accepted on your behalf. Once you have made your selections, click the “SUBMIT” button to complete the process.

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.

We strongly encourage you to read this publication thoroughly before you make decisions about your Financial Aid Award. The worksheet on page 8, “How Much Aid to Accept,” will help you determine the amount that you may need to borrow for this year. If you are receiving other grants or scholarships that you do not see listed on your award, you are required by federal regulations and university policies to report this information to the Office of Student Financial Aid. You can report this information by email to additional.aid@uni.edu, by calling the Office of Student Financial Aid at 319-273-2700, or by receipt in our office of a letter or check from the donor.

How Much Aid to Accept

The Office of Student Financial Aid strives to ensure that students and families have an understanding of the financial resources that are available to them to help pay for college. We have designed the budget worksheet below to assist you in determining how much aid you should accept. We encourage you to utilize this feature along with your award to ensure that you are borrowing only what you need to pay for college. Please follow-up with a financial aid counselor in our office if you have any questions or if you are still uncertain about how much financial aid you should accept.

2011-2012 ACADEMIC YEAR	ESTIMATED IOWA RESIDENT COSTS	ESTIMATED NON-RESIDENT COSTS	YOUR COSTS
Tuition & Fees ¹	\$ 7,350	\$ 16,106	\$
Room & Board: includes residence hall contract and meal plan. If living off campus, consider rent, security deposit, utility, and grocery costs.	+ 7,389	+ 7,389	+
Books & Supplies ²	+ 1,055	+ 1,055	+
Personal/ Miscellaneous: includes costs such as cell phone, entertainment, insurance, personal items, etc. ²	+ 2,182	+ 2,182	+
Transportation: reasonable allowance for transportation to and from home. ²	+ 900	+ 1,200	+
YOUR ESTIMATED TOTAL COST	= 18,876	= 27,932	=

¹There is a Supplemental Tuition of \$1,500/yr for Upper Division and Graduate Business Students.

²These are not directly billed by the University of Northern Iowa.

Total Estimated Cost of Attendance (from worksheet above)	\$
Awards on Your Financial Aid Award That Are NOT Loans	
Grants	-
UNI Scholarships	-
Outside Scholarship (e.g., organizations, hometown, etc)	-
Balance of Estimated Expenses That Need to be Paid	=
Amount You and Your Family Can Contribute	
Parents	-
Student (savings or earnings)	-
Work-Study Earnings (see your award)	-
Other Sources (from gifts, grandparents, etc)	-
The "Bottom Line"	
(What You and Your Family Will Need to Borrow in Student Loans)	=
Need-Based Loans (no interest accrues while enrolled at least ½ time)	
Perkins Loan	-
Federal Direct Subsidized Loan	-
Other Loans (interest accrues upon disbursement)	
Federal Direct Unsubsidized Loan	-
Federal Direct Parent PLUS Loan	-
Last Resort - Private Education Loan (financial aid counseling required)	-
Balance Remaining for the 2011-2012 Academic Year	=

If you still have a balance, reevaluate the figures to determine how your expenses will be paid. If your balance is negative, determine if you need this entire amount or if your loan amounts can be reduced.

Types of Financial Aid

The following charts show the maximum award amounts for federal, state, and institutional grants, work-study, Perkins Loan and Direct Loans for the 2011-12 academic year. The dollar amount of grants on your award is based on full-time enrollment, 12 hours per semester for undergraduates and 9 hours per semester for graduates. The actual amount of your grant(s) will be pro-rated if you are registered less than full-time. Due to the availability of federal, state and institutional funds, some types of aid are not awarded in conjunction with each other. Grants and scholarships are added to your award first. Federal Direct and Perkins Loans (see pages 16-19) are then added to your aid package to try to ensure that your award meets the cost of attendance. If a gap remains between your costs and your financial aid, you may wish to consider a private education loan (see page 19).

Federal, State and Institutional Grants

FEDERAL GRANTS	Annual Award	Eligibility Criteria
Pell Grant <ul style="list-style-type: none"> Awards prorated for less than full-time enrollment Renewable based on EFC of next year FAFSA 	Up to \$5,550	<ul style="list-style-type: none"> Must have an Expected Family Contribution (EFC) of \$5,273 or less as determined on the FAFSA Must be U.S. citizen or eligible non-citizen Must be undergraduate working toward first bachelor's degree
Supplemental Educational Opportunity Grant (SEOG)^{1,3} <ul style="list-style-type: none"> Awards prorated for less than full-time enrollment Renewable based on EFC of next year FAFSA and availability of funding 	\$1,000	<ul style="list-style-type: none"> Must have an Expected Family Contribution (EFC) of \$1,000 or less as determined on the FAFSA Must be U.S. citizen or eligible non-citizen Must be undergraduate working toward first bachelor's degree Funds limited on first-come, first-served basis
Teacher Education Assistance for College and Higher Education (TEACH) Grant Program¹ <ul style="list-style-type: none"> Awards prorated for less than full-time enrollment Renewable with 3.25 GPA or above Maximum aggregate limit of \$16,000 For more information see www.teachgrant.ed.gov 	\$4,000	<ul style="list-style-type: none"> 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 a career in teaching in an identified high-need field 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.)
STATE GRANTS	Annual Award	Eligibility Criteria
Iowa Grant^{1,2,3} <ul style="list-style-type: none"> Awards prorated for less than full-time enrollment Renewable based on EFC of next year FAFSA and availability of funding 	\$1,000	<ul style="list-style-type: none"> Must have an Expected Family Contribution (EFC) of 0 as determined on the FAFSA Must be an Iowa resident
IMAGES³ <ul style="list-style-type: none"> Available for four years for new graduate from an Iowa high school and two years for transfer student Awards prorated for less than full-time enrollment 	Up to \$2,000	<ul style="list-style-type: none"> Demonstrated financial need as determined on the FAFSA Requires ethnic or racial status of African American/Black, Hispanic/Latino/Spanish, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander Must be an Iowa resident Priority given to student participants in College Bound activities Funds limited on first-come, first-served basis
All Iowa Opportunity Foster Care Grant² <ul style="list-style-type: none"> Awards may be for up to full cost of attendance after other state, federal and college/institutional funding 	Up to full cost of attendance	<ul style="list-style-type: none"> Must complete the FAFSA Must have been in foster care; see eligibility criteria at the Iowa Student Aid Commission website at www.iowacollegeaid.gov
INSTITUTIONAL GRANTS	Annual Award	Eligibility Criteria
Tuition Guarantee Program for Iowans <ul style="list-style-type: none"> Four year commitment of full tuition and fees provided through a combination of federal, state and institutional grants and scholarships 	Tuition and fees	<ul style="list-style-type: none"> Must be an Iowa resident New graduate from an Iowa high school Must have an Expected Family Contribution (EFC) as determined on the FAFSA of \$1,000 or less throughout four years for continued eligibility
Tuition Guarantee Program for Multicultural Community College Iowans <ul style="list-style-type: none"> Two-year commitment of full tuition and fees provided through a combination of federal, state and institutional grants and scholarships 	Tuition and fees	<ul style="list-style-type: none"> Must be an Iowa resident Must have 30 transferable hours from an Iowa Community College Must have an Expected Family Contribution (EFC) as determined on the FAFSA of \$5,273 or less through two years for continued eligibility Requires ethnic or racial status of African American/Black, Hispanic/Latino/Spanish, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander
Tuition Assistance Grant^{1,3} <ul style="list-style-type: none"> Awards prorated for less than full-time enrollment Renewable based on EFC of next year FAFSA 	\$1,000	<ul style="list-style-type: none"> Must have an Expected Family Contribution (EFC) of \$7,000 or less as determined on the FAFSA Students admitted by March 1 will receive award for the following fall term Remaining allocation will be awarded on a first-come, first-served basis

¹Amount of award may vary depending upon state residency, and federal, state and institutional funding.

²In 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.

³Due 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.

Types of Financial Aid

Work-Study, Perkins and Direct Loans

Program	Annual Award	Eligibility Criteria
Federal Work Study ¹ <ul style="list-style-type: none"> Need-based Awards are earned as wages by working on or off campus (see page 14) 	\$2,000	<ul style="list-style-type: none"> Must have an Expected Family Contribution (EFC) of \$5,273 or less as determined on the FAFSA Must be U.S. citizen or eligible non-citizen Must be enrolled as an undergraduate at least half-time
Federal Perkins Loan ¹ <ul style="list-style-type: none"> Federally funded, need-based loan Fixed low interest rate of 5% No interest accrues while you are enrolled at least half-time 	\$2,000-3,000	<ul style="list-style-type: none"> Must have an Expected Family Contribution (EFC) of \$5,273 or less as determined on the FAFSA Must be U.S. citizen or eligible non-citizen Must be enrolled as an undergraduate at least half-time Must complete Perkins Loan Promissory Note
Federal Direct Loan, Subsidized <ul style="list-style-type: none"> Federally funded, need-based loan Fixed low interest rate of 3.4% for undergraduates/6.8% for graduates No interest accrues while you are enrolled at least half-time 	\$3,500-8,500 ²	<ul style="list-style-type: none"> Must file a FAFSA Must be U.S. citizen or eligible non-citizen Must be enrolled at least half-time Must complete Direct Loans Entrance Counseling and Master Promissory Note at www.studentloans.gov
Federal Direct Loan, Unsubsidized <ul style="list-style-type: none"> Federally funded, non-need based loan Fixed low interest rate of 6.8% Interest begins to accrue when the loan is disbursed Interest may be paid periodically or capitalized 	\$5,500-20,500 ²	<ul style="list-style-type: none"> Must file a FAFSA Must be U.S. citizen or eligible non-citizen Must be enrolled at least half-time Must complete Direct Loans Entrance Counseling and Master Promissory Note at www.studentloans.gov
Federal Direct PLUS Loan for Parents <ul style="list-style-type: none"> Federally funded, non-need based loan Fixed low interest rate of 7.9% Interest begins to accrue when the loan is disbursed Repayment begins when the loan is disbursed or can be deferred until the student graduates 	Up to the cost of attendance, minus other financial aid received	<ul style="list-style-type: none"> Student on whose behalf the loan is being borrowed must file a FAFSA Student must be a dependent student, enrolled at least half-time Parent borrower must be U.S. citizen or eligible non-citizen Parent borrower must not have an adverse credit history Must complete Direct Loans PLUS Loan Request and PLUS Master Promissory Note at www.studentloans.gov
Federal Direct PLUS Loan for Graduate Students <ul style="list-style-type: none"> Federally funded, non-need based loan Fixed low interest rate of 7.9% Interest begins to accrue when the loan is disbursed Repayment begins when the loan is disbursed or can be deferred until the student graduates 	Up to the cost of attendance, minus other financial aid received	<ul style="list-style-type: none"> Must file a FAFSA Must be U.S. citizen or eligible non-citizen Must be enrolled at least half-time Must not have an adverse credit history Must complete Direct Loans Entrance Counseling, PLUS Loan Request and PLUS Master Promissory Note at www.studentloans.gov

¹Amount of award may vary depending upon state residency, and/or federal, state and institutional funding.

²For the maximum annual and aggregate loan limits for Subsidized and Unsubsidized loans, see the chart on page 17.

Types of Financial Aid

Scholarships

The University of Northern Iowa offers scholarships each year to deserving students on the basis of merit and/or achievement. Many scholarships consider financial need, as determined by the Free Application for Federal Student Aid (FAFSA). Scholarship selection is competitive and not all applicants will receive a scholarship. Scholarships require full-time enrollment and a minimum grade point average. Renewal of university scholarships may require any or all of the following: minimum grade point average, financial need, major, and annual completion of the [UNiversity Scholarship Application](#).

Incoming Freshman and Transfer Students

Some scholarships at the University of Northern Iowa are awarded at the time of admission. The chart below shows the eligibility criteria for these scholarships. You will be notified of your selection for these awards by the Office of Student Financial Aid. All other scholarships at UNI require the completion of the [UNiversity Scholarship Application](#). This allows students to apply for scholarships available in specific majors and university departments. The deadline for most scholarships is February 15, and the application is available from September until April 1. Be sure to check back every September so that you can begin the application process early for the upcoming school year.

Scholarships for New Students 2011-12

INSTITUTIONAL SCHOLARSHIPS	Annual Award	Eligibility Criteria
The following are awarded at the time of admission and do not require a separate application.		
RAI = Regents Admission Index. See www.uni.edu/admissions/freshmen/ and click on Admission Requirements for details.		
Distinguished Scholar Award for Iowans ¹ <ul style="list-style-type: none"> Renewable for second year with a college GPA of 3.0 or above 	\$1,000 to \$2,500	<ul style="list-style-type: none"> Must be Iowa resident New graduate from an Iowa high school RAI of 320 or above = \$2,500 RAI of 300-319 = \$1,000 RAI of less than 300 with an ACT of 28 or above = \$1,000 Students admitted by March 1 will receive award for the following academic year Remaining allocation will be awarded on a first-come, first-served basis
Physics Scholar Award <ul style="list-style-type: none"> Renewable for three years with a college GPA of 3.0 or above 	\$3,000	<ul style="list-style-type: none"> RAI of 320 or above <u>or</u> ACT of 28 or above Awarded at time of admission to the first three qualified applicants
Out-of-State Scholar Awards ² <ul style="list-style-type: none"> 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"> Must be a U.S. citizen or permanent resident Must be a non-resident of Iowa New graduate from an out-of-state high school RAI of 320 or above = \$3,500 RAI of 280-319 = \$2,500 RAI of less than 280 with an ACT of 28 or above = \$2,500 Students admitted by March 1 will receive award for the following academic year Remaining allocation will be awarded on a first-come, first-served basis
Out-of-State Legacy Scholar Awards <ul style="list-style-type: none"> Available to new graduates from an out-of-state high school for four years Available to transfer students for two years Renewable with a college GPA of 2.5 or above 	\$1,000	<ul style="list-style-type: none"> Must be a non-resident of Iowa Must have a parent, grandparent or sibling who graduated from UNI or a sibling currently enrolled at UNI Must answer "yes" to question on Application for Admission regarding parent, grandparent or sibling Must maintain out-of-state residency for continued eligibility Students admitted by March 1 will receive award for the following academic year Remaining allocation will be awarded on a first-come, first-served basis
Out-of-State Good Neighbor Award <ul style="list-style-type: none"> 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"> Must reside in one of the Illinois counties of Jo Daviess, Carroll, Whiteside, Henry or Rock Island Must maintain Illinois resident status Students admitted by March 1 will receive award for the following academic year Remaining allocation will be awarded on a first-come, first-served basis
Community College Scholar Awards <ul style="list-style-type: none"> Non-renewable 	\$1,000	<ul style="list-style-type: none"> Must have 30 transferable hours with a minimum 3.25 GPA or above Must have graduated from high school prior to 2011 Preference to students participating in UNI Admission Partnership Program Awarded on a first-come, first-served basis

¹Not awarded in combination with Presidential Scholar Award

²Any 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).

Types of Financial Aid

Scholarships for New Students 2011-12

INSTITUTIONAL SCHOLARSHIPS	Annual Award	Eligibility Criteria
Multicultural Scholar Awards <ul style="list-style-type: none"> 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"> Requires ethnic or racial status of African American/Black, Hispanic/Latino/Spanish, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander Must be a U.S. citizen or permanent resident Students admitted by March 1 will receive award for the following academic year Remaining allocation will be awarded on a first-come, first-served basis Freshmen: <ul style="list-style-type: none"> New graduate from high school RAI of 270 or above Transfers: <ul style="list-style-type: none"> Must have 30 transferable hours with cumulative GPA of 3.0 or above Must have graduated from high school prior to 2011
The following require completion of the UNiversity Scholarship Application or specific website as listed.		
Presidential Scholar Award <ul style="list-style-type: none"> Renewable for three years with a college GPA of 3.5 or above 20 awards 	\$8,000	<ul style="list-style-type: none"> Complete and submit UNiversity Scholarship Application for Undergraduate Students (USA) at www.uni.edu/finaid/ Deadline: December 15, 2010 Qualifications: <ul style="list-style-type: none"> Must rank in the top 10 percent of high school graduating class and have a composite ACT score of 29 or above or SAT-CR&M of 1280 or above <u>or</u> RAI of 335 or above Selection based on campus interview
Phi Theta Kappa (PTK) Award <ul style="list-style-type: none"> Renewable for one year with a college GPA of 3.0 or above 10 awards 	\$1,500	<ul style="list-style-type: none"> Community college GPA of 3.5 or above Member of or will be inducted into the Phi Theta Kappa Honor Society at the community college Complete PTK Scholarship section on UNiversity Scholarship Application at www.uni.edu/finaid/ or a paper application from the Office of Admissions
Phi Theta Kappa (PTK) All-Iowa Academic Team Award¹ <ul style="list-style-type: none"> Renewable for one year with a college GPA of 3.0 or above 	\$2,000	<ul style="list-style-type: none"> Awarded to students named to the Phi Theta Kappa All-Iowa Academic Team www.ptk.org/schol/allstate/
Other scholarships available by majors and departments <ul style="list-style-type: none"> More than 550 scholarships available for UNI students Scholarship process is competitive 	\$200 to \$6,000	<ul style="list-style-type: none"> Check the online UNI Scholarship Directory at www.uni.edu/finaid/ for specific criteria Must complete and submit the online UNiversity Scholarship Application at www.uni.edu/finaid/ Deadline for most scholarships is February 15, 2011
FEDERAL AND STATE SCHOLARSHIPS	Annual Award	Eligibility Criteria
Scholarships listed below require a separate application. Please refer to website listed for further information.		
Robert C. Byrd Honors Scholarship <ul style="list-style-type: none"> Renewable 	Up to \$1,500	<ul style="list-style-type: none"> Minimum 3.5 GPA and composite 28 ACT/1860 SAT (CR+M+W) test scores Class rank in the top 10 percent High school course requirements: <ul style="list-style-type: none"> Two years of the same foreign language Three years of social studies, science (including one year each of biology, chemistry, and physics), and math (beyond general math and pre-Algebra) Four years of English Iowa residents complete an application required by the Iowa College Student Aid Commission at www.iowacollegeaid.org Out-of-state students check your state agency or the federal website at www.ed.gov/programs/idadesbyrd/state-contacts.html
Roy J. Carver Scholarship <ul style="list-style-type: none"> Renewable for one year with college GPA of 2.8 or above 20 awards 	\$5,200	<ul style="list-style-type: none"> Must have a 2.8 GPA from UNI or community college Will have earned 60 hours of credit beginning of fall semester Demonstrate financial need as determined by the FAFSA Selection criteria includes those who have "fallen between the cracks;" work hard and "have been faced with unusual or debilitating circumstances in their lives." Must be a U.S. citizen Must have graduated from an accredited Iowa high school or resided in the state for at least five consecutive years Complete an application required by the Roy J. Carver Foundation at www.carvertrust.org
Iowa Academic Decathlon Award <ul style="list-style-type: none"> Renewable for three additional years with a college GPA of 3.0 or above 	\$2,000 for top point scorers in each of Varsity, Scholastic and Honor categories	<ul style="list-style-type: none"> For specific information, visit www.mountvernon.k12.ia.us/lowa%20Academic%20Decathlon/index.htm
All Iowa Opportunity Scholarship <ul style="list-style-type: none"> Available for one year only 	Up to in-state tuition and fees	<ul style="list-style-type: none"> High School GPA of 2.5 or above Demonstrate financial need as determined on the FAFSA 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 www.iowacollegeaid.gov Funds limited

¹Not awarded in combination with Phi Theta Kappa Award

Types of Financial Aid

Scholarships

Current Students

The [UNiversity Scholarship Application](#) is your online resource for searching and applying for scholarships at the University of Northern Iowa. Be sure to begin your search and application process early and check carefully for scholarship deadlines. The deadline for most scholarships is February 15, and the application is available between September and April 1. Be sure to check back every September so that you can begin the application process early for the upcoming school year.

Graduate Students

Graduate students should check with the [Graduate College](#) and their academic department to inquire about and apply for graduate scholarship opportunities.

Scholarship Search

Start your scholarship search early each year. In addition to the [University Scholarship Application](#), check into opportunities with your high school guidance office, places of employment, civic or religious organizations and businesses in the community. While your hometown may be a good place to start, don't forget about the on and off-campus opportunities available on the [UNI Scholarship Directory](#). Scholarship searches can also be completed on a national level at www.FastWeb.com or www.finaid.org. Please remember that all scholarship searches should be free of charge. Be wary if fees are requested during the scholarship search process.

Renewal of UNI Scholarships

Renewal of university scholarships may require maintaining any or all of the following: minimum grade point average, financial need, major, Financial Aid Satisfactory Academic Progress (SAP, see pages 24-25), and/or annual completion and submission of the UNUniversity Scholarship Application. Refer to your letter of offer for specific renewal criteria.

Off-Campus Scholarships

Start your scholarship search early in your high school career. Check into opportunities with your high school guidance office, places of employment, civic or religious organizations and businesses in the community.

Reporting Off-Campus Financial Sources

Federal regulations and university policies require that you inform the Office of Student Financial Aid of any outside grants, scholarships or loans that you receive. These are considered financial resources in the calculation of your eligibility for need-based aid. You should report these resources by email to additional.aid@uni.edu, by calling the Office of Student Financial Aid at 319-273-2700, or by receipt in our office of a letter or check from the donor. Forms are also available during summer orientation for new students. If an adjustment to the financial aid award must be made, in most cases, loans are the first program to be reduced.

Student Employment

The University of Northern Iowa offers many opportunities for students to obtain employment that will not only help you pay for everyday expenses, but will also provide opportunities for building friendships, mentor relationships and your resume. There are two main types of student employment, departmental and work-study.

Departmental Employment

There are more than 4,200 jobs on campus, and approximately 75% of these positions are funded through departmental employment. This type of employment allows departments to hire UNI students and pay their wages with departmental funds. Any UNI student enrolled at least half-time can be employed as a departmental student employee. This type of employment has no bearing on your financial aid award, other than the fact that you may be able to reduce your borrowing if you have income from student employment. See page 15 for information about employment eligibility and how to find a job using the [Online Job Board](#).

Work-Study Employment

Work-study is a federal work award that is awarded to students who have high financial need as determined by the Free Application for Federal Student Aid (FAFSA) (see page 10 for eligibility criteria). If you have been awarded work-study, it will appear on your Financial Aid Award. UNI has limited funding for work-study, and we encourage students to complete the FAFSA early to increase their chances of consideration for work-study. Students who have been awarded work-study should begin their job search early as many of these positions fill quickly. See page 15 for information about employment eligibility and how to find a job using the [Online Job Board](#).

A Comparison of Departmental and Work-Study Employment

A quick comparison of departmental and work-study employment demonstrates there are very few differences in employment opportunities for students in each of UNI's work programs.

	Departmental	Work-Study
Awarding Procedure	Any UNI student (enrolled at least half-time) is eligible to work as a departmental employee	Awards are based on financial need as determined on the FAFSA
Where can I work?	Work can be done at any UNI department. Visit the Online Job Board to search for "Non work-study" positions.	Work can be done at UNI departments, in addition to off-campus, non-profit employers.
Wages	Paid hourly, minimum wage is \$7.25.	Paid hourly, minimum wage is \$7.25.
Payment Method	Paid by employing department on a bi-weekly basis. Earnings paid directly to student.	Paid by the appropriate work-study fund on a bi-weekly basis. Earnings paid directly to student.

Student Employment

Community Service Learning/Off-Campus Work-Study

Community Service Learning is a cooperative program between the University of Northern Iowa and eligible local government and nonprofit organizations that allows students to use Federal Work-Study funds at off-campus organizations that are not politically affiliated or discriminatory in their services based on religious affiliation. Community Service Learning affords students the opportunity to gain valuable work or paid internship experience with community organizations. Students have been employed through Community Service Learning in a variety of different organizations ranging from museums and libraries, to daycares and fitness centers. Students may begin working in Community Service Learning positions as early as the first day of classes in the fall semester. For more information regarding Community Service Learning, please contact Jennifer Bell, Student Employment Coordinator at (319) 273-6856.

NOTE: Work-study funds are not available for graduate students on work stipends or assistantships, or for students who are participating in a UNI exchange or study abroad experience.

Employment Eligibility and Finding a Job

In order to be eligible for employment on campus, students must be enrolled at least half-time (6 hrs for undergraduates and 5 hrs for graduates), provide documentation as proof of eligibility to work in the U.S., and enroll in Direct Deposit. The [Online Job Board](#) is a one-stop search tool designed to assist students in their search for employment opportunities, whether departmental or work-study, and on- or off-campus. Potential student employees can search and sort the job opportunities on the Online Job Board on MyUNIverse, Student Employment under the Work@UNI tab. Students can also post profiles about themselves for hiring departments, as well as a brief description of their abilities and experiences.

Payroll for Student Employees

All student employees are paid on a bi-weekly basis via Direct Deposit into their personal checking or savings accounts. The minimum wage is \$7.25 and rates of pay may vary based on a variety of factors including level of job responsibilities, previous work experience and shift differentials. Students may use their earnings for everyday expenses or to pay their u-bills.



Information about Loans for Student and Parents

Many students will find it necessary to borrow loans to help finance their college education. Now that you have had a chance to review your Financial Aid Award and complete the worksheet on page 8, you should have a good idea of how much money you will need to borrow for the upcoming award year (fall, spring, and summer). By living like a student now, you may be able to reduce your borrowing, thereby decreasing your cumulative debt and loan payments after graduation. This means that if you live a lower cost student lifestyle while you are in college, you will be more likely to be able to afford the things you want and need once you have graduated and begun your new career. The Office of Student Financial Aid offers several opportunities for you to learn more about financial literacy through its [Live Like a Student](#) programming (see page 29).

The federal government has a variety of federal loan options available for students and parents, and we encourage you to review the following information carefully before making any decisions about your loans. If you have previously borrowed federal student loans at the University of Northern Iowa or another postsecondary institution, you should begin by reviewing your borrowing history at www.nsls.ed.gov using your FAFSA PIN. This will give you a better idea of how much you have borrowed to date and what your repayments might look like after graduation. Most importantly, remember these are loans and they must be repaid, so borrow only what you need.

Direct Stafford Loans (for Students)

Direct Stafford Loans, from the William D Ford Federal Direct Loan Program, are low-interest loans for eligible undergraduate and graduate students to help cover the cost of higher education. These federal loans are borrowed directly from the U.S. Department of Education at participating schools. These loans do not require a credit check. A small origination fee is withheld from the loan when it is disbursed to you. You do not have to make payments on Direct Stafford Loans while you are enrolled at least half-time (deferment). You also have six months after you graduate or drop below half-time enrollment before you begin repayment (grace period). There are two types of Stafford Loans: subsidized and unsubsidized.

Direct Subsidized Loans provide fixed low interest rates (3.4% for undergraduate students beginning 7/1/2011, 6.8% for graduate students) and are available to students who demonstrate financial need based on the results of the Free Application for Federal Student Aid (FAFSA). You are not charged interest on these loans while you are in school at least half-time and during grace periods and deferment periods.

Direct Unsubsidized Loans provide fixed low interest rates (6.8%) and are available to students regardless of financial need (although the FAFSA still must be filed). Interest accrues on an unsubsidized loan from the time it is first disbursed to you. You can pay the interest while you are in school or allow it to accrue and be capitalized (added to the principal of the loan) upon repayment.

There are limits on the maximum amount you are eligible to borrow each academic year (annual loan limit) and in total (aggregate loan limit). A student may qualify to borrow both subsidized and unsubsidized loans based upon his/her demonstrated financial need and the maximum loan limit per grade level. The actual amount that you can borrow depends on your grade classification, whether you are a dependent or independent student, and other factors, and may be less than the maximum amounts shown in the loan limit chart.

Information about Loans for Student and Parents

The following chart provides maximum annual (fall, spring and summer) and aggregate loan limits for Subsidized and Unsubsidized Direct Stafford Loans.

Classification	Dependent Undergraduate Student	Independent Undergraduate Student (and dependent students whose parents are unable to borrow PLUS Loans)	Graduate Student
Freshman (0-29 hrs)	\$5,500 (\$3,500) ¹	\$9,500 (\$3,500)	\$20,500 (\$8500)
Sophomore (30-59 hrs)	\$6,500 (\$4,500)	\$10,500 (\$4,500)	
Junior/Senior (60+ hrs)	\$7,500 (\$5,500)	\$12,500 (\$5,500)	
2 nd BA/ Teacher Licensure	NA	\$12,500 (\$5,500)	
Maximum Total Debt from Stafford Loans (aggregate loan limits)	\$31,000 (\$23,000)	\$57,500 (\$23,000)	\$138,500 (\$65,500)

¹The numbers in parentheses represent the maximum amount that may be subsidized.

The loan amounts listed above cannot exceed your cost of attendance minus other financial aid received. Loan proceeds exceeding university charges are disbursed to the student as a refund by direct deposit to the student's designated bank account. Mid-year graduating students (December) may only borrow a portion of their annual loan limit.

Master Promissory Note and Entrance Counseling

- Your first step is to accept your Direct Stafford Loans on your Financial Aid Award. For a detailed explanation of how to accept your loans, see "Understanding Your Financial Aid Award" on pages 5-7.
- If you are a first-time borrower of Direct Stafford Loans you will need to complete a Direct Loan Master Promissory Note (MPN) at www.studentloans.gov using your FAFSA PIN. The MPN is a legal document in which you promise to repay your loan and any accrued interest and fees to the U.S. Department of Education. The MPN explains the terms and conditions of your loan and is used for loans that you receive over a period of multiple academic years.
- New borrowers of Direct Stafford Loans also need to complete Entrance Counseling at www.studentloans.gov using the FAFSA PIN. This process helps students to understand their rights and responsibilities as a Direct Loan borrower.
- If you have borrowed Direct Loans at UNI in previous years you have already completed both of these requirements. However, new students who may have borrowed Direct Loans while attending another institution will still need to complete Entrance Counseling before receiving their loans at UNI.

Perkins Loans

Perkins Loans provide fixed low interest rates (5%) and are available to students who demonstrate high financial need based on the results of your Free Application for Federal Student Aid (FAFSA). A credit check is not required to receive these loans and there is no origination fee. You are not charged interest on these loans while you are in school at least half-time and during grace and deferment periods. Perkins Loan funding at UNI is limited, so not all qualifying students will receive a Perkins Loan. Students who have been awarded a Perkins Loan must complete Entrance/Rights and Responsibilities and a Perkins Promissory Note online each year. If you were awarded a Perkins Loan, you will find the URL for this process in your To Do List in the Student Center on MyUNiverse.

Information about Loans for Student and Parents

Direct PLUS Loans for Parents

Parents of dependent students may apply for a Direct PLUS Loan to help pay for their student's education as long as certain eligibility requirements are met. To be eligible for a Direct PLUS Loan for parents:

- The student for whom the parent is borrowing the PLUS Loan must have filed a FAFSA.
- The parent borrower must be the student's biological or adoptive parent, or stepparent.
- The student must be a dependent student who is enrolled at least half-time.
- The parent borrower must not have an adverse credit history. If the parent does not pass the credit check, the parent may still be able to borrow the loan if someone agrees to endorse the loan. The endorser promises to repay the loan if the parent borrower fails to do so.
- The student and parent must be U.S. citizens or eligible noncitizens, must not be in default on any federal education loan, or owe an overpayment on a federal education grant, and must meet other general eligibility.

Parents may borrow up to the cost of attendance minus other financial aid received. The interest rate is fixed at 7.9% and interest is charged from the date of the first disbursement until the loan is paid in full. An origination fee of 2.5% is deducted proportionately each time a disbursement is made.

Repayment and Deferment for Direct PLUS Loans for Parents

The repayment period for a Direct PLUS Loan begins at the time the PLUS Loan is fully disbursed, and the first payment is due within 60 days after the final disbursement. However, for Direct PLUS Loans with a first disbursement date on or after July 1, 2008, the parent may defer repayment:

- while the student on whose behalf the parent borrowed the loan is enrolled on at least a half-time basis, and
- for an additional six months after the student ceases to be enrolled at least half-time.

Parents may request to defer repayment of a PLUS Loan by completing an [In-School Deferment Request](#) form although interest will continue to accrue.

Direct PLUS Loan Master Promissory Note and Direct PLUS Loan Request (for Parents)

- If your parent chooses to borrow the Direct PLUS loan, he/she must complete the Direct PLUS Loan Request online at www.studentloans.gov using the parent borrower's FAFSA PIN. This information is transmitted to us daily by the U. S. Department of Education. This online PLUS Request process must be completed each year that a parent borrows a PLUS Loan.
- The same parent who completed the online PLUS request must also complete a Direct PLUS Loan Master Promissory Note (MPN) online at www.studentloans.gov using the parent borrower's FAFSA PIN. The MPN is a legal document in which the parent borrower promises to repay the loan and any accrued interest and fees to the U.S. Department of Education. The MPN explains the terms and conditions of the loan and can be used for loans that a parent receives over a period of multiple academic years.
- Previous borrowers of a Direct PLUS Loan (for the same student) only need to complete the Direct PLUS Loan Request at www.studentloans.gov since there is already an MPN on file for that parent.

Information about Loans for Student and Parents

Direct PLUS Loans for Graduate Students

A graduate student may apply for a Direct PLUS Loan for Graduate Students. The amount available is the cost of attendance (COA) minus all other financial aid awarded, including Direct Subsidized and Direct Unsubsidized Loans. You must not have an adverse credit history. If you do not pass the credit check, you may still be able to borrow the loan if someone agrees to endorse the loan. The endorser promises to repay the loan if the borrower fails to do so.

The interest rate for the PLUS Loan is fixed at 7.9% and interest is charged from the date of the first disbursement until the loan is paid in full. An origination fee of 2.5% is deducted proportionately each time a disbursement is made. The repayment period for a Direct PLUS Loan begins at the time the PLUS Loan is fully disbursed, and the first payment is due within 60 days after the final disbursement. However, you may defer repayment while you are enrolled at least half-time, and for an additional six months after you cease to be enrolled at least half-time.

Direct PLUS Loan Master Promissory Note and Direct PLUS Loan Request (for Graduate Students)

- Your first step is to accept your Direct PLUS Loan for Graduate Students on your Financial Aid Award. For a detailed explanation of how to accept your loans, see “Understanding Your Financial Aid Award” on pages 5-7.
- You must complete a Direct PLUS Loan Master Promissory Note (MPN) online at www.studentloans.gov using your FAFSA PIN. The MPN is a legal document in which you promise to repay the loan and any accrued interest and fees to the U.S. Department of Education. The MPN explains the terms and conditions of the loan and can be used for PLUS Loans that a graduate student receives over a period of multiple academic years.

Private Education Loans

Some families find that private education loans can be used as a source of additional resources when federal aid options have been exhausted. A private education loan is a nonfederal loan issued by a private lender such as a bank or credit union. Private education loans often have variable interest rates, require a credit check, have varied repayment options and do not provide the same benefits as federal student loans. Students may borrow up to the cost of attendance minus other financial aid received. Federal regulations require the Office of Student Financial Aid to be notified of any private education loans received. Students and parents should always exhaust federal loan options first before considering a private loan.

If you determine that you need a private education loan to help pay for your education expenses, you should carefully research and compare the options available from different lenders and select the lender that best suits your needs. The University of Northern Iowa does not maintain a list of lenders, nor do we endorse any private lender or private education loan product. You may select any lender of your choice. We do require that you meet with a financial aid counselor in our office to discuss your private loan needs before we will certify (approve) your eligibility to the lender. A private education loan will not be certified for any student who has remaining federal student loan eligibility (Perkins, Subsidized, Unsubsidized or Graduate PLUS). For more information about private education loans, or to set up a time to meet with a financial aid counselor, please call the Office of Student Financial Aid at 319-273-2700.

Understanding Your UNI U-Bill

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 1st of every month and due on the 20th. (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. Go to MyUNiverse /My Page tab/Third Party Accounts to grant access.

A sample bill with instructions on how to read it can be viewed at www.uni.edu/obo/student_accounts.

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 subsequently generate a balance due are the responsibility of the student to pay. Students should monitor their u-bills monthly.

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 www.uni.edu/obo/student_accounts.

Payments

U-bill payments can be made by cash, check, or online. We do 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 late fees and other restrictions. A late fee of 1% of the amount past due is charged to students who are 30 days or more past due on their accounts. Payments can be made using the following options:

- Online via E-check at MyUNiverse via the Student Center tab
- Cashier's Window at 103 Gilchrist Hall (8 am -5 pm M-F; summer hours 7:30 am-4:30 pm)
- Drop-box located outside of the east entrance of Gilchrist Hall
- Mailing Address:
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)

Understanding Your UNI U-Bill

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:

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 visit www.uni.edu and log in to MyUNiverse/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 account is closed, you are 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 tables for payment schedule options:

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

Understanding Your UNI U-Bill

Refunds

When payments and/or 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 at www.uni.edu via MyUNiverse/Student Center. It is the responsibility of the student to ensure the accuracy of the bank routing and account numbers to avoid delays in receiving the 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 3rd 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 in Gilchrist 103. 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 at www.uni.edu/obo/student_accounts.



UNI I am getting my \$ faster.

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 Gilchrist 103. 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.

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 on to the student to pay.**

Dropping Classes or Withdrawal from the University

Students may find themselves in a situation where they need to withdraw from one or more classes, or withdraw entirely from the University of Northern Iowa. In these situations, federal regulations may require that the university return a portion or all of the federal student aid that has been disbursed to the student. The amount of federal student aid that is required to be returned will vary depending on the date of withdrawal. If you are considering dropping one or more classes, or withdrawing from the university, it is important that you visit with a Financial Aid Counselor to discuss your situation. Dropping to less than half-time enrollment or withdrawing from all classes may affect the repayment status of your current or previous student loans.

Dropping Classes

The Office of Student Financial Aid monitors semester hours of enrollment for students who are receiving financial aid. Students who drop courses during the first two weeks of classes (but are still enrolled) will have their grants reduced accordingly. Students who drop courses after the first two weeks of the semester (but are still enrolled) will not have their financial aid adjusted.

Withdrawal from Classes

The [Office of the Registrar](#) has a [tuition refund policy](#) that determines the amount of tuition and fees that will be refunded to a student who withdraws from all classes. The amount is based on the date the student withdraws from the university, and may vary from 0 to 100 percent. Students should check with the Office of the Registrar or the university catalog to determine the amount of tuition and fees refund for which they may be eligible. Room and board refunds are made in accordance with the agreement set out in the Contract for Room and Board. Contact the [Department of Residence](#) for more information about room and board refunds.

Students who withdraw from all classes at the university before over 60 percent of the semester has passed are required to return unearned federal student aid in a proportion equal to the time not in attendance. For example, if a student completes 30 percent of the semester, then 30 percent of the federal aid received may be retained and the other 70 percent of federal aid received must be returned in the following order:

- 1) federal loans
- 2) federal grants
- 3) state programs
- 4) UNI grants and scholarships
- 5) outside agencies

Students are notified of any changes to their federal aid resulting from withdrawal, and should check their u-bill after they have withdrawn. Students who withdraw from all classes after 60 percent of the semester has passed will be able to retain all of the federal student aid that has been disbursed. However, a student's eligibility for financial aid in future semesters may be affected (see the Office of Student Financial Aid Satisfactory Academic Progress policy, pages 24-25). Students should keep in mind that loans that were disbursed must still be repaid according to the terms of the promissory note. If circumstances arise that require you to withdraw from all classes, please contact both your academic advisor and the Office of Student Financial Aid so that the consequences of withdrawal can be explained.

At the end of each semester, the Office of Student Financial Aid reviews the status of students who received all F grades. Course instructors are contacted for assistance in identifying the last date of attendance. If a student stops attending all classes during a semester but fails to officially withdraw, the student will be considered "unofficially withdrawn" and is at risk of having portions of his/her financial aid returned based on the withdrawal percentages outlined above. Financial aid adjustments will be reflected on the University u-bill.

Satisfactory Academic Progress

The University of Northern Iowa has established requirements of Financial Aid Satisfactory Academic Progress (SAP) that all students must meet in order to be eligible for financial aid. The financial aid programs affected include, but are not limited to, all federal, state, institutional and/or private education loans.

Financial Aid Satisfactory Academic Progress Requirements and Review Process

Financial Aid Satisfactory Academic Progress is evaluated yearly at the end of each spring semester for the previous summer, fall, and spring semesters. To maintain eligibility for financial aid, students must meet the following three criteria:

- 1) **Minimum GPA:** Undergraduate and 2nd BA students must maintain a minimum 2.0 UNI GPA. Graduate students must maintain a minimum 3.0 UNI GPA.
- 2) **Semester Hours Completed:** All students must complete 67% of the courses they attempt within an academic year (summer, fall, spring). Attempted hours are based on enrollment at the end of the first two weeks of class during a semester. Only grades of **A, B, C, D, X, Cr, or P** are counted as meeting the required hours. Failed classes, withdrawn classes, and incomplete grades do not count as completed credit hours and will negatively affect the SAP calculation.
- 3) **Maximum Time to Complete a Degree:** Undergraduate students are required to complete a degree within **12 full-time equivalent semesters** (18 three-quarter time semesters or 24 half-time semesters) or **180 total credit hours**. Second BA and graduate students are required to complete a degree within **6 full-time equivalent semesters** (9 three-quarter time semesters or 12 half-time semesters) or **60 total credit hours**. Allowances may be made for graduate degrees requiring more than 60 total credit hours. Students cannot receive financial aid for more than one degree at a time.

NOTE: Repeated coursework will be evaluated using the most recent grade received.
UNI GPA refers to overall UNI GPA.

Financial Aid Suspension Status

Financial Aid Satisfactory Academic Progress is reviewed on an annual basis following the conclusion of the spring semester. Students must meet all three academic requirements (see above) at the time of review or they will be placed on financial aid suspension. Students placed on financial aid suspension **MUST** appeal to have their aid reinstated for upcoming semesters at UNI. Students who have successfully appealed will be placed on a probationary status, allowing them to receive aid based on conditions set forth by the Office of Student Financial Aid.

Financial Aid Probation Status

Probationary reinstatement of financial aid is available for students who have successfully appealed to have their aid reinstated. Students on financial aid probation must continue to adhere to the Financial Aid Satisfactory Academic Progress Policy outlined above and any other conditions listed on the Appeal Approval Contract. Students on financial aid probation status are reviewed at the end of fall semester. Students not making progress toward the terms of their appeal contract will have their aid suspended and must appeal before a committee to have their aid reinstated.

Satisfactory Academic Progress

Reinstatement of Financial Aid

Students placed on Financial Aid Academic Progress Suspension have the opportunity to appeal and/or have their previous grades reviewed by the Office of Student Financial Aid. Students have the following options for reinstatement:

- 1) **Meet all Financial Aid Satisfactory Academic Progress requirements.**
 - Undergraduate students must improve their UNI GPA to the 2.0 minimum with graduate students meeting the 3.0 UNI GPA minimum requirement, and
 - By meeting the 67% course completion standard.
- 2) **Initiate the financial aid appeal process.** Financial Aid appeals must demonstrate extenuating circumstances that impeded the students' ability to make progress academically. All appeals must be accompanied by third party documentation of the circumstances encountered as well as an academic plan of study (signed by an academic advisor or a record analyst in the Registrar's Office). Examples of extenuating circumstances include but are not limited to:
 - Personal or Family Emergency
 - Serious Medical Issues
 - Psychological Issues
- 3) **Review of grade changes to previously deficient course grades.** Students experiencing grade changes that may reinstate their eligibility should contact the Office of Student Financial Aid to have their academic progress reviewed.

The successful reinstatement of financial aid is not reflective of decisions regarding Registrar academic suspensions. Students on academic suspension should visit with the Registrar's Office regarding reinstatement to UNI.

Financial Aid Appeal Process and Deadlines

An appeal process is in place for those experiencing extenuating circumstances that affected their ability to meet the Financial Aid Satisfactory Academic Progress standards. Appeal forms may be obtained from the Office of Student Financial Aid or online at www.uni.edu/finaid. **Appeals must be submitted no later than the end of the second week of classes following the suspended semester or within 14 calendar days of the date on the academic progress letter, whichever is later. It is recommended that students submit their appeals as soon as possible to avoid processing delays.**

All appeals must be accompanied by third party documentation of the circumstances encountered, as well as an academic plan of study (signed by an academic advisor or a record analyst in the Registrar's Office) demonstrating that the student can matriculate toward their degree within the standard timeline for their major. Reinstatement of the financial aid is contingent upon the availability of the funds at the time the appeal is approved. Approved appeals require a signed contract to be returned to the Office of Student Financial Aid.

Denied Financial Aid Appeals

Students denied financial aid eligibility may continue attending UNI by funding their own education. If students meet all of the progress standards in the future, they must contact the Office of Student Financial Aid to request a review of their financial aid status.

Summer Financial Aid

For financial aid purposes the 2011 summer session is considered the final term of the 2010-11 award year. Federal aid programs have a maximum amount of aid that can be received during an academic year. For example, a dependent freshman with 0-29 hours may only borrow \$5500 in combined Direct Subsidized and Unsubsidized Loans for the year (fall, spring and summer). Therefore, summer aid may be limited if the maximum amount for the year has already been received during fall and spring semesters.

To be eligible for financial aid for the summer of 2011, you must:

- Be admitted to the University of Northern Iowa and be enrolled in a degree program. Undergraduate students who have already received a bachelor's degree are eligible for financial aid if they are enrolled in a second undergraduate program, or in a teacher-licensure program. Non-degree students are **not** eligible for financial aid. If you are enrolled as a non-degree student, and want to receive financial aid, contact your academic department or the Registrar's Office to determine your degree status.
- Be enrolled at least half-time: 5 hrs for undergraduates and 4 hrs for graduates. Audited courses, guided independent study and Camp Adventure courses do not count towards enrollment for financial aid purposes.
- Be making satisfactory academic progress (SAP) according to the standards set forth by both the Office of Student Financial and the Registrar's Office. For further information about Financial Aid SAP, see Satisfactory Academic Progress Policy pages 24-25.
- Have a 2010-11 FAFSA submitted by June 1, 2011.
- You must not have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which you were receiving federal student aid (grants, loans, and/or work-study).
- You must not be in default on a federal student loan nor owe money on a federal student grant.
- Summer financial aid is limited and may not be available for all students.

Types of Financial Aid for Summer

The **federal Pell grant** may be awarded to eligible undergraduate students pursuing their first bachelor's degree. If you received the Pell grant during the fall and spring semesters, you may be eligible to receive additional Pell funds during the summer if you did not enroll full-time in either fall or spring semester, or both.

Scholarships are not awarded by the Office of Student Financial Aid during the summer but may be awarded by your department or outside agencies. Grants, scholarships and loans from other sources count as financial aid and must be reported to the Office of Student Financial Aid.

Direct Stafford Loans may be available during the summer depending on the amount borrowed during the fall and spring semesters and subject to the annual loan limits as shown on page 17.

Federal Perkins Loans may be available to qualifying students during the summer contingent upon available funding.

Federal Work-Study funds are not available during the summer. If you have a work-study position, we encourage you to check with your employer to see if there are departmental funds available for summer employment.

Summer Financial Aid

Direct PLUS Loans for parents (and for graduate students) are available for parents and graduate students who need additional funding. For information about how to apply for these loans, see page 18.

Private education loans may be the only type of financial aid available for some students during the summer term. If you are in need of financial assistance beyond your federal aid, you could explore private education loans through a private lender such as a bank or credit union. Any student who borrows a private education loan is required to meet with a financial aid counselor in the Office of Student Financial Aid before the student's eligibility for a private loan can be certified to the lender.

Enrolling at Another Institution for Summer (Consortium Agreement)

If you are taking classes at another institution during the summer, you may still be eligible to receive financial aid through the University of Northern Iowa and use your financial aid to pay your host institution as long as you are a degree-seeking student at UNI and meet other requirements for summer aid. You will need to meet with a Peer Counselor in our office to complete a UNI Consortium Agreement. A consortium agreement is an agreement between you, the UNI Office of Student Financial Aid and your host institution stating that UNI will be providing financial aid for the period of enrollment specified in the agreement. You are not limited to the number of summer consortiums you may complete during your enrollment at UNI. [Fall or spring consortiums are limited to one during your undergraduate career at UNI.] During your summer enrollment, you will be billed directly by your host institution and can use your financial aid received at UNI to pay your bill there. If you withdraw from classes at your host institution after you receive your financial aid, you may be required to repay all or part of the funds.

Unusual Circumstances

The Office of Student Financial Aid recognizes that students and families may experience special circumstances that affect their ability to pay for college. If you experience financial difficulty due to unusual circumstances such as high medical expenses or loss of income, please contact our office for details on how we may be able to assist you. You will be asked to provide documentation to support any changes that may be affecting your ability to pay for school.

Budget Increase

If you experience unusual expenses related to college, such as car repairs, a computer purchase, or commuting expenses, you may be able to request an increase in your budgeted cost of attendance (see page 4). This additional budget amount may only increase your eligibility to borrow loans, so be sure to consider whether you are able to pay for these expenses with student employment earnings or financial assistance from family or friends. Requests for budget increases require documentation of the expenses and will be reviewed on an individual basis. Contact the Office of Student Financial Aid for more information.

Study Abroad

The [Study Abroad Center](#) offers academic opportunities in more than 60 countries for students who are interested in studying abroad. The cost for study abroad programs varies widely, depending on the type, length of time, and location of the program. Once you have selected a program and received a cost sheet, you should set up an appointment with a Financial Aid counselor to discuss your funding options. You may be able to request an increase in your budgeted cost of attendance based on the cost of your particular study abroad program. This additional budget amount may only increase your eligibility to borrow loans, so budget wisely and consider other sources of financial assistance such as your parents, family and friends, and earnings from summer employment.

Unusual Circumstances

Child Care Expenses

If you have children for whom you pay childcare expenses to a childcare provider so that you can attend school, you should contact the Office of Student Financial Aid for information regarding adjustment of your cost of attendance.

Consortium Agreement (concurrent enrollment at another institution)

Students who are concurrently enrolled at more than one institution may only receive financial aid at one school. If you are planning to take a course at another institution while you are attending UNI, you should make an appointment with a financial aid counselor to discuss your financial aid options. You may be able to complete a Consortium Agreement between UNI and your host school. A consortium agreement is an agreement between you, the UNI Office of Student Financial Aid and your host institution stating that UNI will be providing financial aid for the period of enrollment specified in the agreement. You must be enrolled in as many or more hours at UNI as you are enrolled at your host institution. You will be billed directly by your host institution for the course(s) taken there and can use your excess financial aid received at UNI to pay your bill there. If you withdraw from classes at your host institution after you receive your financial aid, you may be required to repay all or part of the funds. You may only complete one consortium agreement during your undergraduate career at UNI.

Other Revisions to Your Financial Aid Award

There may be other situations when your financial aid package is revised due to changes in your status, e.g., enrollment, degree status, residency, grade level changes, or the receipt of additional aid from other sources. Your financial aid will be revised in accordance with federal, state and institutional guidelines, and you will be notified of the changes.

“Live Like a Student” Financial Literacy Program

The UNI Office of Student Financial Aid has introduced a comprehensive financial literacy program entitled “Live Like a Student.” The “Live Like a Student” initiative is designed to educate students on the importance of financial goals and budgeting, promote living within their means, and foster a better understanding of how actions today will affect their financial future. “Live Like a Student” programming has been designed to provide students with a broad knowledge base concerning their personal finances while allowing for personalized attention to assist in finding the solutions that are best for them.



What does it mean to “Live Like a Student?” It means that you must make responsible decisions regarding money...

\$ Budget and have financial goals.

Budgeting is one of the fundamental principles of money management, and while it seems simple, it must be a conscious decision that guides you on a daily basis.

\$ Live within your means.

Don't spend more money than you have. Purchases with credit are similar to taking a loan in that they must be repaid with interest.

\$ Understand how actions today will affect your financial future.

Act responsibly regarding student loans, bill paying and the use of credit cards. Your choices today could impact your ability to live the lifestyle you desire upon graduation.

Want to learn how to “Live Like a Student?”

One of the primary services available to students are the FREE three week (6 sessions total), noncredit “**Live Like a Student**” seminars that are offered at a variety of times throughout the academic year. Attendees will explore the concepts of personal budgeting, credit and credit cards, student loans and identity protection. Seminars will be led by staff members from the Office of Student Financial Aid and graduate assistants. Several \$500 scholarships will be awarded each semester. Interested students may learn more or register at www.uni.edu/finaid.

In addition, the Office of Student Financial Aid will be offering a variety of **group/organizational workshops** for students. Each session can be designed to meet the specific needs of the group. **One-on-one money management counseling appointments** are also available to students at their convenience. Please contact Tim Bakula, Associate Director of Financial Aid at tim.bakula@uni.edu for more information on how to schedule group or individual sessions for students.

Additional Resources and Contact Information

If you still have questions or need additional help, contact the university offices and other organizations listed below for additional information. Note: area code for university numbers is 319.

Office of Student Financial Aid

105 Gilchrist Hall 273-2700
University of Northern Iowa
Cedar Falls, IA 50614-0024

Office of Admissions, Undergraduate

002 Gilchrist Hall 273-2281
University of Northern Iowa
Cedar Falls, IA 50614-0018

Office of Admissions, Graduate

002 Gilchrist Hall 273-2623
University of Northern Iowa
Cedar Falls, IA 50614-0018

Office of Business Operations, Student Accounts

103 Gilchrist Hall 273-2164
University of Northern Iowa
Cedar Falls, IA 50614-0008

Office of the Registrar

115 Gilchrist Hall 273-2241
University of Northern Iowa
Cedar Falls, IA 50614-0006

Department of Residence

Redeker Center 273-2333
University of Northern Iowa
Cedar Falls, IA 50614-0252

Graduate College

110 Lang Hall 273-2748
University of Northern Iowa
Cedar Falls, IA 50614-0135

Federal Resources

Free Application for Federal Student Aid (FAFSA)

www.fafsa.ed.gov

Federal Student Aid Personal Identification Number (PIN)

www.pin.ed.gov

Direct Loans Promissory Notes and Entrance Counseling

www.studentloans.gov

TEACH Grant Agreement to Serve

www.teach-ats.ed.gov

Direct Loan Applicant Services (for questions regarding credit decisions, appeals, and endorsers; electronic promissory notes)

1-800-557-7394

Direct Loan Servicing Center (for questions during repayment)

1-800-848-0979

National Student Loan Data System (for a centralized view of your federal loans and grants)

www.nsls.ed.gov

Federal Student Aid Office of the Ombudsman

(for help resolving disputes and issues with federal student loans)

1-877-557-2575

www.ombudsman.ed.gov