

PATH TO FINANCIAL AID

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

PLANNING

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



SCHOLARSHIPS

Apply for scholarships at the beginning of your senior year by completing the UNI Scholarship Application.

For information on scholarship deadlines, visit finaid.uni.edu.

Deadlines can vary, so start the application process as soon as possible. Also, don't forget about applying for scholarships in your local community and beyond!



FAFSA

Visit fafsa.gov to complete your FAFSA after October 1 of your senior year. January 15 is the priority date for FAFSA completion.

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

UNI'S
FAFSA
CODE

001890

List UNI's school code on your FAFSA to allow us to create an award notification for you.

AWARD NOTIFICATIONS

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

Award notifications are available electronically in MyUNiverse (within the Student Center) by January for students with complete records.



Learn more at finaid.uni.edu

WAYS TO FINANCE YOUR EDUCATION

01

SCHOLARSHIPS

Based on merit/ achievement and do not have to be repaid. (UNI awards more than \$23 million in scholarships each year.)

02

GRANTS

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

03

LOANS

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

04

WORK-STUDY/ ON-CAMPUS EMPLOYMENT

A variety of jobs are available on-campus. If not awarded work-study, you can still work on-campus as a “departmental” student employee.

SCHOLARSHIPS

Scholarships are awarded for the academic year (fall and spring). Priority is given to students admitted by March 1. Any remaining allocation will be awarded on a first come, first served basis.

Additional scholarships are available by completing the UNI Scholarship application. Visit finaid.uni.edu for more information.

SCHOLARSHIP CRITERIA FOR FALL 2019 APPLICANTS

Applicants applying directly from high school for fall 2019 will be automatically considered for these four year scholarships:

SCHOLARSHIP	SCHOLARSHIP RANGE	ACT/SAT and GPA REQUIREMENTS (must meet both)		ADDITIONAL REQUIREMENTS
Distinguished Scholars Award	\$2,000 (annually)	27+ (1260)	3.7+	<ul style="list-style-type: none"> Must be an Iowa resident Must be a new high school graduate If applicants do not meet the minimum GPA and test score, they can qualify for the \$1,000 level with a RAI score of 320 or higher
	\$1,500 (annually)	25+ (1200)	3.5+	
	\$1,000 (annually)	23+ (1130)	3.3+	
Out-of-State Scholars Award	\$3,000 (annually)	25+ (1200)	3.6+	<ul style="list-style-type: none"> Must maintain out-of-state residency for continued eligibility Must be a new high school graduate If applicants do not meet the minimum GPA and test score, they can qualify for the \$1,000 level with a RAI score of 320
	\$2,000 (annually)	23+ (1130)	3.3+	
	\$1,000 (annually)	20+ (1030)	3.0+	
The UNI-T.E.D. Scholarship (UNIfying Through Excellence & Diversity)	\$500 - \$2,000 (annually) The award amount may increase if the student demonstrates financial need. This scholarship may be renewed for up to four years.			Awarded to new freshman students from traditionally underrepresented populations (African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian American, Native Hawaiian or other Pacific Islander, or Multiracial), first-generation college students (neither parent has received a bachelor's degree), and/or those who have participated in a TRIO program.

Admitted students who have been recognized as a semifinalist or finalist with **National Merit** or **National Achievement** scholarship competitions or a **National Hispanic Scholar** are eligible for the top level awards for the Distinguished Scholars Award, and/or the Out-of-State Scholars Award. Students must notify the Office of Admissions and submit official documentation of their status with these organization(s).

The following are awarded at the time of admission and do not require a separate application.

Institutional Scholarships	Annual Award	Eligibility Criteria
Out-of-State Legacy Scholar Award <ul style="list-style-type: none"> Available to new graduates from an out-of state high school for four years Must maintain out-of-state residency for continued eligibility 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
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 	\$1,000	<ul style="list-style-type: none"> Must reside in one of the contiguous counties to the state of Iowa Must maintain non-resident status

The following require completion of the UNI Scholarship Application or specific website as listed.

Presidential Scholar Award <ul style="list-style-type: none"> 20 awards Four year award Renewable with a college GPA of 3.5 or above 	\$8,000	<ul style="list-style-type: none"> Must meet two of the following three criteria: <ol style="list-style-type: none"> ACT composite of 29 or higher (SAT EWR+M of 1340 or higher) GPA of 3.80 or higher National Merit Semi-Finalist Selection based on committee review
Bright Scholars of Iowa <ul style="list-style-type: none"> Amount of awards vary Four year award Renewable with a college GPA of 2.5 or above 	Iowa Resident, Tuition & fees, room & board and books	<ul style="list-style-type: none"> Must rank in the top 10 percent of high school graduating class, or RAI of 299 or above, or composite ACT of 28 or above Commitment to learning and community service Must demonstrate success in face of adversity Must qualify for Federal Pell Grant Priority to a child for whom neither parent has earned a four-year college degree Must live on campus
UNI Residents of Iowa Scholars of Excellence Award (UNI RISE Award) <ul style="list-style-type: none"> Renewable <ul style="list-style-type: none"> Full-time, consecutive enrollment at UNI A minimum 2.5 cumulative GPA Four year award 25 Awards 	\$4,000	<ul style="list-style-type: none"> Be an Iowa resident entering UNI directly from high school. Have an ethnic or racial status of African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander. Have an ACT composite score of 23 or higher, or SAT EWR+M of 1140 or higher (Students who do not meet the ACT or SAT score may be considered if they have a Regents Admissions Index (RAI) score of 290 or higher). Demonstrated involvement in activities outside of the classroom, which could include community service, and display leadership or potential for future leadership. Apply for admission and submit the UNI Scholarship Application by January 15. Must live on campus <p>Note: Preference will be given to students who demonstrate financial need as determined by the FAFSA, and/or first-generation students. \$2,000 to be applied toward summer tuition during one summer term at UNI. The summer would be optional to students, and could be used for study abroad.</p>
Ben and Pat Allen Scholarships	\$4,000	<ul style="list-style-type: none"> Minimum of 2.5 high school GPA Preference to Iowa residents

Departmental scholarships are competitive. Many awards are determined by committee review.

COLLEGE OF BUSINESS ADMINISTRATION (CBA)

CBA Scholars Awards	\$500 to \$7,000	<ul style="list-style-type: none"> Plan to major in one of the CBA degree programs ACT of 27 or higher on both math and composite scores
CBA Multicultural Award	Up to \$3,000	<ul style="list-style-type: none"> Plan to major in one of the CBA degree programs. Have an ACT composite score of 22 or higher, SAT combined CR+M of 1070 or higher, or an RAI of 290 or higher. Have an ethnic or racial status of African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander.

COLLEGE OF SOCIAL AND BEHAVIORAL SCIENCES (CSBS)

CSBS Scholar Awards	Up to \$6,000	<ul style="list-style-type: none"> Academic achievement Plan to major in one of the CSBS degree programs
CSBS Multicultural Scholar Awards	\$500 to \$5,000	<ul style="list-style-type: none"> Underrepresented racial, cultural or ethnic background Plan to major in one of the CSBS degree programs Academic achievement Financial need may be considered
Alderman Scholarships	Up to \$6,000	<ul style="list-style-type: none"> Good academic standing Plan to major in one of the CSBS degree programs Awarded to needy, worthy and appreciative students who have experienced difficulties

NOTE: Most scholarships are renewable, offer letter will contain details. Scholarships require full-time status unless noted otherwise.

COLLEGE OF EDUCATION (COE)		
COE Scholarships	\$3,000 to \$5,000	<ul style="list-style-type: none"> Plan to major in one of the COE degree programs ACT of 26 or higher and rank in top 25% of high school graduating class
COE Dean's Teacher of Color Scholar Awards	\$4,000	<ul style="list-style-type: none"> Plan to major in one of the COE degree programs Ethnic or racial status of African-American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian, Native Hawaiian Pacific Islander or blended heritage Minimum ACT of 23 or SAT EWR+M of 1140 or RAI of 290 or above
Benjamin J. Allen Teacher Education Scholar Awards	Iowa resident tuition	<ul style="list-style-type: none"> Plan to major in one of the COE degree programs Minimum ACT of 26 Iowa resident
Strotzman Scholarship <ul style="list-style-type: none"> One new student each year is selected Renewable each year criteria are met 	\$10,000	<ul style="list-style-type: none"> Preference given to incoming freshmen from Northeast Iowa* who demonstrate financial need Major in Elementary Education Have an ACT score of 26 or greater OR RAI of 325 or greater Must be involved in extracurricular activities, which may include volunteer service Provide two references; these may be school personnel and/or UNI alumni Must complete an essay on why he/she is interested in pursuing a degree in Elementary Education Must maintain a minimum number of 30 credit hours for the academic year <p>*Includes Allamakee, Black Hawk, Bremer, Buchanan, Butler, Cerro Gordo, Chickasaw, Clayton, Delaware, Dubuque, Fayette, Floyd, Franklin, Grundy, Hardin, Howard, Mitchell, Winneshiek and Worth counties</p>
COLLEGE OF HUMANITIES, ARTS AND SCIENCES (CHAS)		
Art Scholarships	Up to \$6,000	<ul style="list-style-type: none"> Portfolio review; visit the UNI Scholarship Application for details
School of Music (SOM) Scholarships	Up to \$6,000	<ul style="list-style-type: none"> Admission to the SOM; visit the UNI Scholarship Application for details
Theatre Activity Scholarships	Up to \$2,500	<ul style="list-style-type: none"> "B" average or rank in upper 30% of high school graduating class visit the UNI Scholarship Application for details
Science Technology & Mathematics Scholarships	Up to \$8,000	<ul style="list-style-type: none"> Plan to major in one of the following: Biology, Chemistry & Biochemistry, Computer Science, Earth Science, Technology, Mathematics, Physics, Science Teaching or Environmental Science.
James E. Kercheval Memorial Scholarships	\$5,000 to \$8,000	<ul style="list-style-type: none"> Serious interest in pursuing a major in Chemistry or Biochemistry



APPLYING FOR SCHOLARSHIPS

The UNI Scholarship Application helps you simplify the process of applying for more than 1,000 scholarships within academic departments. Seniors can begin the application in early July leading into their senior year. It includes scholarships from all across campus in one online application.

Check for deadlines and complete the scholarship application at finaid.uni.edu.

1. Review any information already filled in and complete the involvement section.
2. Complete essays for as many different academic areas as you are interested.
 - Scholarships are available by majors and departments even if you're still deciding.
3. Review and submit. You will receive an email confirmation after successful submission.
 - The application can be updated (prior to the deadline) as frequently as you like.



Ninth through twelfth graders can now earn scholarships from UNI by using RaiseMe, a free college resource. Students may receive an even larger financial aid package based on their application for admission. Start earning by visiting www.Raise.me as early as you can. (Students must complete their RaiseMe Portfolio by January 15 of their senior year.)

SENIOR YEAR CHECKLIST & TIMELINE

- ENTERING SENIOR YEAR** – Seniors can begin the UNI Scholarship Application in early July entering their senior year for the upcoming academic year. Scholarship deadlines for incoming freshmen can vary, so start your application process now.
- SEPTEMBER** – Create your FSA ID online at fsaid.ed.gov. Both the student and parent will need an FSA ID when completing the FAFSA.
- OCTOBER** – Complete the FAFSA at fafsa.gov as soon as possible after October 1. The UNI school code is 001890.

Don't forget to complete the UNI Scholarship Application.
- NOVEMBER** – Students will be notified by email if they have been selected for verification. If selected, please submit requested materials to UNI as soon as possible to expedite awarding.
- JANUARY** – January 15 is the priority FAFSA date. Initial Financial Aid Awards are available via MyUNiverse (in the Student Center) for students with complete records. Once awarded, evaluate how much financial aid will need to be accepted. Accept, reduce or decline the financial aid offered within the Financial Aid Award.
- FIRST TIME BORROWER** – Students borrowing for the first time will need to complete a Direct Loan Entrance Counseling and a Master Promissory Note (MPN) at studentloans.gov.
- SUMMER** – Begin searching for employment by visiting the UNI Online Job Board at careerservices.uni.edu.
- AUGUST** – Fall bills are sent out electronically on August 1. Remember to sign up for the Live Like a Student program to learn how students can live within their means while attending college.



EMPLOYMENT ON CAMPUS

Working an on-campus job helps you organize your time, meet new students and supervisors, and earn a little money on the side. Student employment opportunities are flexible around your schedule and are also a great way to get involved on campus.

All students are paid on a bi-weekly schedule and all earnings can be used at the student's discretion. Students are encouraged to look for employment by visiting the Online Job Board at careerservices.uni.edu.

5,600+ students work on campus

Live Like a Student

FINANCIAL LITERACY PROGRAM

- Courses offered throughout the year
- One-on-one money management
- Group workshops

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



LOANS

All students are eligible for the Federal Direct Unsubsidized Loan. The Direct Subsidized Loan is a need-based federal loan program. Each program requires submission of a FAFSA and promissory note. Also available to parents of dependent students is the Parent Loan for Undergraduate Students (PLUS). Our Financial Aid staff will help you understand all eligibility requirements, amounts, interest rates and terms for each program.

13.1% the amount of UNI student loan indebtedness has decreased over the past 7 years

GRANTS

Grants are considered “gift aid” and do not have to be repaid. To be considered for federal, state and institutional grants a student simply needs to complete the FAFSA at fafsa.gov. For a complete list of all grants visit finaid.uni.edu/grants.

TUITION GUARANTEE PROGRAM FOR IOWANS

Full four-year commitment of tuition and fees with combinations of grants and scholarships.

Requirements:

- Must be an Iowa resident
- New graduate from Iowa high school
- Financial need 0-1000 EFC on FAFSA throughout four years for continued eligibility

TEACH GRANT

The Federal TEACH grant is for students who will be teaching in a low-income school and in a high-need field of study. A student could receive a grant of up to \$4,000 a year for four years as an undergraduate and two years as a graduate. Visit finaid.uni.edu/grants to learn more.

IMAGES GRANT

- Awarded for up to \$2,000 per year
- 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

COST OF ATTENDING UNI

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

2018-19 UNI EXPENSES

	Iowa resident	Non-resident
Undergraduate tuition and mandatory fees*	\$8,938	\$19,480
Room and board	\$8,948	\$8,948
Total direct expenses	\$17,886	\$28,428

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

+ Undergraduate tuition for the College of Social and Behavioral Sciences, College of Humanities, Arts and Sciences, and College of Education.

For College of Business Administration tuition, visit tuition.uni.edu.

INDIRECT EXPENSES (estimates)

*estimates will vary per person:

Books and supplies*	\$900	\$900
Personal expenses*	\$1,748	\$1,748
Transportation*	\$400	\$800
Total indirect expenses	\$3,048	\$3,448

PAYMENT OPTIONS

Initial U-Bills are available to students on August 1, and are due on the 20th of every month. A Deferred Payment Plan option exists for tuition, fees, room and board charges. This flexible payment option allows for the U-Bill to be paid in five monthly installments each semester.

CONTACT US

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