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. Priority deadline is January 15th.

For information on scholarship deadlines, visit [finaid.uni.edu](http://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.ed.gov](http://fafsa.ed.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](http://fsaid.ed.gov).

**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) beginning in February for students with complete records.

Learn more at [finaid.uni.edu](http://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 $23.8 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
UNI offers thousands of scholarships each year to deserving students. Scholarships are awarded for the academic year (fall and spring). Priority is given to students admitted by May 1. Applicants applying directly from high school for Fall 2021 will be automatically considered for scholarships listed below. Scholarships are renewable with a 2.5 GPA and continuous full-time enrollment.

<table>
<thead>
<tr>
<th>2021-22 Scholarships</th>
<th>Award Amount</th>
<th>ACT (SAT) and GPA Requirements (must meet both)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNI ADVANTAGE AWARD</td>
<td>$20,000 ($5,000/year for 4 years)</td>
<td>No ACT (SAT) or GPA requirement</td>
</tr>
<tr>
<td>Additional Advantage Award</td>
<td>Add up to $8,000 if you meet the requirements below</td>
<td></td>
</tr>
<tr>
<td>+ $8,000 ($2,000/year for 4 years)</td>
<td>3.7 - 4.0+ GPA AND 27+ ACT (1260+ SAT)</td>
<td></td>
</tr>
<tr>
<td>+ $4,000 ($1,000/year for 4 years)</td>
<td>3.5 - 3.69 GPA AND 25+ ACT (1200+ SAT)</td>
<td></td>
</tr>
<tr>
<td>OR</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PANTHER SUCCESS AWARD*</td>
<td>$6,000 ($1,500/year for 4 years)</td>
<td>3.9 - 4.0+ GPA - NO ACT/SAT REQUIRED</td>
</tr>
<tr>
<td></td>
<td>$5,000 ($1,250/year for 4 years)</td>
<td>3.75 - 3.89 GPA - NO ACT/SAT REQUIRED</td>
</tr>
<tr>
<td></td>
<td>$4,000 ($1,000/year for 4 years)</td>
<td>3.6 - 3.74 GPA - NO ACT/SAT REQUIRED</td>
</tr>
<tr>
<td>Eligible students may also receive:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNI-T.E.D. SCHOLARSHIP</td>
<td>$12,000 ($3,000/year for 4 years)</td>
<td>3.7 - 4.0+ GPA</td>
</tr>
<tr>
<td></td>
<td>$10,000 ($2,500/year for 4 years)</td>
<td>3.3 - 3.69 GPA</td>
</tr>
<tr>
<td></td>
<td>$8,000 ($2,000/year for 4 years)</td>
<td>3.0 - 3.29 GPA</td>
</tr>
<tr>
<td>OUT-OF-STATE LEGACY SCHOLAR AWARD</td>
<td>$8,000 ($2,000/year for 4 years)</td>
<td>For students whose parent, grandparent, or sibling graduated from UNI or sibling is currently enrolled at UNI.</td>
</tr>
</tbody>
</table>

* To qualify for the UNI-T.E.D. Scholarship students must identify as being part of a traditionally underrepresented population (African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian American, Native Hawaiian or other Pacific Islander, or Multiracial) OR have participated in a TRIO or AVID program.

* Panther Success and the additional Advantage Award ($1,000-2,000/year) are not stackable.
The following require completion of the UNI Scholarship Application or specific website as listed. Applicants may be considered without an ACT/SAT score.

<table>
<thead>
<tr>
<th>Scholarship Name</th>
<th>Award Amount</th>
<th>Requirements</th>
</tr>
</thead>
</table>
| Presidential Scholar Award                           | Up to $4,000 per year | - Must meet two of the following three criteria:  
  1. ACT composite of 29 or higher  
  2. SAT EWR+M of 1340 or higher  
  3. National Merit Semi-Finalist  
  - Selection based on committee review |
| Presidential Scholar Award                           | Up to $4,000 per year | - Must meet two of the following three criteria:  
  1. ACT composite of 29 or higher  
  2. SAT EWR+M of 1340 or higher  
  3. National Merit Semi-Finalist  
  - Selection based on committee review |
| COLLEGE OF BUSINESS (UNIBusiness)                     |               | Students are considered automatically for the following scholarships when they are admitted to UNI. |
| UNIBusiness Scholars Awards                           | $750 to $1,100 per year | - Plan to major in a Business program  
  - High school GPA of 3.5+ and a composite ACT of 25+  
  - Priority given to students admitted by January 15 |
| UNIBusiness UNI-T.E.D. Scholarship                     | $250 to $750 per year | - Plan to major in a Business program  
  - High school GPA of 3.0+  
  - Students must identify as being part of a traditionally underrepresented population (African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian American, Native Hawaiian or other Pacific Islander, or Multiracial) OR have participated in a a TRIO or AVID program. |
| COLLEGE OF SOCIAL AND BEHAVIORAL SCIENCES (CSBS)      |               |                                                                 |
| CSBS Scholars Awards                                  | Up to $2,000 per year | - Academic achievement  
  - Plan to major in one of the CSBS degree programs |
| Alderman Scholarships                                 | Up to $2,000 per year | - Good academic standing  
  - Plan to major in one of the CSBS degree programs  
  - Awarded to needy, worthy and appreciative students who have experienced difficulties |
| COLLEGE OF EDUCATION (COE)                            |               |                                                                 |
| COE Scholars Award                                    | Up to $1,000 per year | - Plan to major in one of the COE degree programs  
  - ACT of 26 or higher |
| COE UNI-T.E.D. Scholarship                            | Up to $1,000 per year | - Plan to major in a COE degree program  
  - High school GPA of 3.0+  
  - Students must identify as being part of a traditionally underrepresented population (African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian American, Native Hawaiian or other Pacific Islander, or Multiracial) OR have participated in a a TRIO or AVID program. |
| COLLEGE OF HUMANITIES, ARTS AND SCIENCES (CHAS)       |               |                                                                 |
| Art Scholarships                                      | $1,000 per year | - Portfolio review; visit the UNI Scholarship Application for details |
| School of Music (SOM) Scholarships                    | Up to $6,000 per year | - Admission to the SOM;  
  - Complete the required music supplement online at music.uni.edu/apply |
| Theatre Activity Scholarships                         | $1,000 per year | - “B” average or rank in upper 30% of high school graduating class  
  - Visit the UNI Scholarship Application for details |
| Science Technology & Mathematics Scholarships         | $1,000 per year | - Plan to major in one of the following: Biology, Chemistry & Biochemistry, Computer Science, Earth Science, Technology, Mathematics, Physics, Science Teaching or Environmental Science. |

NOTE: Most scholarships are renewable, offer letter will contain details. Scholarships require full-time status unless noted otherwise.
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.
4. Priority Deadline is January 15th.

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.

Ninth through twelfth graders can now earn scholarships from UNI by using RaiseMe, a free college resource. Total earnings through RaiseMe represent a minimum guarantee of the financial aid award you will receive from UNI. 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.ed.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 studentaid.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.

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

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.

13.9% the amount of UNI student loan indebtedness has decreased over the past 10 years
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.

2020-21 UNI EXPENSES

Undergraduate tuition and mandatory fees* $19,480
Room and board $9,160
Total direct expenses $28,640

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* $800
Personal expenses* $1,756
Transportation* $640
Total indirect expenses $3,196

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.

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

CONTACT US

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