YOUR 2020-2021 AWARD IS READY TO VIEW!
As the most affordable four-year public university in Iowa, UNI is committed to keeping higher education accessible.

- UNI was the only public university in Iowa that did not raise tuition for the 2019-20 academic year, and it’s among the most affordable four-year colleges in the region.

- Last year, 95% of first-year students received some type of financial aid.

- UNI ranks in the top 25% of all U.S. institutions in Money magazine’s “2018 Best College for Your Money” list.
VIEW YOUR AWARD

1. Login to MyUNIverse using your CatID and password (MyUNIverse.uni.edu). First-time users can find your initial username and password instructions in your notification of admission.

2. Click “Go to my Student Center.”

3. In the Finances section, click on “View Financial Aid” and select the financial aid year you wish to view. To accept or decline any financial aid offered, click on Accept/Decline Awards. Click on aid year 2021 for the 2020-21 school year.

ARE YOU SELECTED FOR VERIFICATION?

☐ Approximately 1 in 3 students are selected for an additional process that requires the student and/or parent to turn in tax information. This confirms that their FAFSA has been completed correctly.

☐ If you see links in your Student Center to-do list, click into ‘more’ and complete as soon as possible.

NOTE: Your financial aid is not finalized and will not disburse until all verification items are complete.
PLANNING

Discuss as a family how the financial aid provided can be used to pay for your direct costs (tuition & fees, room & board). A complete breakdown of costs is provided as part of your online award notification. Plan for how the direct costs of college can be covered first. See information below as well as additional financing options on the next page.

- **Live Like a Student**
  
  Increase your financial literacy by registering for Live Like a Student sessions at summer orientation.

- Read Financial Aid Required Readings at finaid.uni.edu/requiredreadings.

GRANTS AND SCHOLARSHIPS

- Grants and scholarships are free assistance accepted on your behalf.

- Students should complete the UNI Scholarship Application on an annual basis. The priority date is January 15th every year.

- All scholarships received from sources outside of UNI must be reported to the Office of Financial Aid and Scholarships. To report these scholarships follow this path in MyUNIverse:
  
  - “Go to my Student Center” > “Finances Section” > “Report Other Financial Aid” > select year > “Report Additional Aid.”

IMPORTANT SCHOLARSHIP INFO: UNI scholarships will be awarded shortly after the deadline. Recipients will be notified by the awarding department, as well as receiving a revised award notification electronically.

STUDENT LOANS

Borrow only what you think you will need. Loan amounts not borrowed initially will still be available throughout the entire academic year. Complete the following between May 1st and July 15th to ensure that your loans apply to your U-Bill prior to classes starting:

- Accept, reduce or decline the loans on your award notification.

If accepting federal loans, login to studentloans.gov using your Federal Student Aid (FSA) ID to:

- Complete Entrance Counseling.

- Complete the Loan Agreement (Master Promissory Note). The same promissory note is used for subsidized and unsubsidized loans.

- Complete the Informed Borrower Tool.
OTHER FINANCING OPTIONS

Consider any of the potential options below as a resource for paying for college:

- 529 College Savings Plan
- UNI Payment Plans (with our Business Office)
- Military Benefits
- Savings, Graduation Money, Gifts from Relatives
- Hometown Scholarships (off-campus scholarships)

- **Credit-based loans:** Loans that a student or family applies for and is approved for based on a credit check.
  
  - **Direct PLUS Loan:** This is a loan option for parent borrowers through the federal government. Parents can apply online at studentloans.gov using their Federal Student Aid (FSA) ID to apply.

  - **Private Education Loan:** This is a loan option for students and/or parents. This is additional funding through banks or other lending institutions. All students borrowing a private loan are required to complete private loan counseling through our office prior to the loan being applied to their university bill.

STUDENT EMPLOYMENT

Search the Online Job Board at careerservices.uni.edu. Students awarded Federal Work-Study must accept it on the award notification. Students not awarded work-study can still work on campus as a departmental student employee.