

University of Northern Iowa®



GUIDE TO 2020-2021 FINANCIAL AID



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 and dining out. The total amount of aid a student is offered will match the amount of the direct and indirect expenses.

2020-21 UNI expenses

	Iowa resident	Non-resident
Undergraduate tuition and mandatory fees*	\$8,938	\$19,480
Room and board	\$9,160	\$9,160
Total direct expenses	\$18,098	\$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 expense 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 and room and board charges. This flexible payment option allows for the U-Bill to be paid in five, monthly installments each semester.

WAYS TO FUND YOUR EDUCATION

Scholarships

Based on merit/achievement and do not have to be repaid. UNI awards more than \$23.5 million in scholarships each year.

Grants

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

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.

Work-Study, Employment on campus

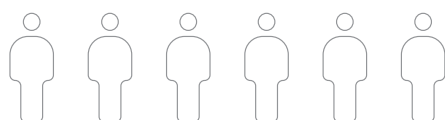
Federal work-study provides part-time jobs for students with financial need, allowing them to earn money to help pay education expenses. A variety of jobs are available on-campus. If not awarded work-study, you can still work on campus as a "departmental" student employee.

\$23.5
MILLION

and more is awarded in scholarships each year.

5,600+

students work on campus at UNI.



14%

The amount UNI student loan indebtedness has decreased over the past 10 years.

A TIMELINE AND A CHECKLIST

It's really never too early to discuss, as a family, how you plan to pay for college, which includes tuition, fees, and room and board. All of this can be intimidating, leaving you and your family unsure where to begin and what questions to ask. Allow the Office of Financial Aid and Scholarships to assist in navigating the path to paying for college. Here's a recommended timeline and checklist for you to follow.

01 Apply for Scholarships

Apply for scholarships by completing the UNI Scholarship Application. Deadlines vary among scholarships so start the application process as soon as possible. We recommend completing it at the beginning of your senior year. **Priority deadline is January 15.** Also, don't forget about applying for scholarships in your local community and beyond.

02 Complete your FAFSA

The Free Application for Federal Student Aid (FAFSA) is the form used to apply for federal and state financial aid. The FAFSA becomes available at fafsa.ed.gov on October 1 for the following academic year. Before the FAFSA can be completed electronically, all students and parents need a FSA ID. Apply for your FSA ID at fsaid.ed.gov. To be considered for maximum financial aid funding (based on your eligibility), your FAFSA must be submitted by the priority deadline of January 15.

UNI'S
FAFSA
CODE

001890

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

03 Review Your Aid Award

(and possible FAFSA verification)

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

Note: Every year, the Department of Education picks a portion of financial aid applicants to go through FAFSA verification. It's a process to confirm that the information on the FAFSA you submitted is an accurate snapshot of your finances. If you are selected for verification (most are selected at random), you will be notified by email. You'll need to submit the requested materials to UNI as soon as possible to keep your award on track.



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.

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

JANUARY — The priority date for the FAFSA and the UNI Scholarship Application is January 15. Be sure to have both of these completed by this 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.

SUMMER — Begin searching for employment by visiting the UNI Online Job Board at careerservices.uni.edu.

— **Students borrowing for the first time** will need to complete a Direct Loan Entrance Counseling and a Master Promissory Note (MPN) at studentaid.gov before they can receive a federal student loan.

AUGUST — Fall bills are sent out electronically on August 1. Sign up for UNI's *Live Like A Student* program to learn how students can live within their means while attending college.

SCHOLARSHIPS FALL 2021

Automatic Scholarships // Applicants applying directly from high school will be automatically considered for these scholarships. Priority is given to students admitted by May 1. Scholarships are renewable with a 2.5 GPA and continuous full-time enrollment.

IOWA RESIDENT			
Scholarships	Award Amount	ACT (SAT) and GPA Requirements	
PANTHER IMPACT AWARD	\$14,000 (\$3,500/year for 4 years)	29+ (1330+)	3.8 - 4.0+
	\$12,000 (\$3,000/year for 4 years)	25+ (1200+)	3.5-3.79
	\$6,000 (\$1,500/year for 4 years)	23+ (1140+)	3.5 - 3.79
	\$4,000 (\$1,000/year for 4 years)	20-22 (1030+)	3.5 - 4.0+
or RAI score of 320+			
OR^			
PANTHER SUCCESS AWARD	\$6,000 (\$1,500/year for 4 years)	3.9 - 4.0+ GPA - NO ACT/SAT REQUIRED	
	\$5,000 (\$1,250/year for 4 years)	3.75 - 3.89 GPA - NO ACT/SAT REQUIRED	
	\$4,000 (\$1,000/year for 4 years)	3.6 - 3.74 GPA - NO ACT/SAT REQUIRED	
Eligible students may also receive:			
UNI-T.E.D.* SCHOLARSHIP	\$8,000 (\$2,000/year for 4 years)	—	3.7+
	\$6,000 (\$1,500/year for 4 years)	—	3.3 - 3.69
	\$4,000 (\$1,000/year for 4 years)	—	3.0 - 3.29

OUT-OF-STATE RESIDENT			
Scholarships	Award Amount	ACT (SAT) and GPA Requirements	
UNI ADVANTAGE AWARD	\$20,000 (\$5,000/year for 4 years)	No ACT/SAT/GPA requirements	
	Add up to \$8,000 if you meet requirements below.		
ADVANTAGE SCHOLARS AWARD	+ \$8,000 (\$2,000/year for 4 years)	27+ (1260+)	3.7 - 4.0+
	+ \$4,000 (\$1,000/year for 4 years)	25+ (1200+)	3.5 - 3.69
OR^			
PANTHER SUCCESS AWARD	\$6,000 (\$1,500/year for 4 years)	3.9 - 4.0+ GPA NO ACT/SAT REQUIRED	
	\$5,000 (\$1,250/year for 4 years)	3.75 - 3.89 GPA NO ACT/SAT REQUIRED	
	\$4,000 (\$1,000/year for 4 years)	3.6 - 3.74 GPA NO ACT/SAT REQUIRED	
Eligible students may also receive:			
UNI-T.E.D.* SCHOLARSHIP	\$8,000 (\$2,000/year for 4 years)	—	3.7+
	\$6,000 (\$1,500/year for 4 years)	—	3.3 - 3.69
	\$4,000 (\$1,000/year for 4 years)	—	3.0 - 3.29

Additional Scholarships

Scholarships	Award Amount	Requirements
PRESIDENTIAL SCHOLAR AWARD 20 four-year awards, renewable with full-time, continuous enrollment at UNI with a GPA of 3.5+	Up to \$4,000 per year	Application criteria include: <ul style="list-style-type: none"> ACT composite of 29+ (SAT-EWR+M of 1340+) and GPA of 3.80+ OR <ul style="list-style-type: none"> GPA of 3.95+ for those admitted without a standardized test score Selection based on committee review
BRIGHT SCHOLARS OF IOWA Varying amounts of four-year awards, renewable with full-time, continuous enrollment at UNI with a GPA of 2.5+	Iowa resident cost of attendance per year	<ul style="list-style-type: none"> Ranks in the top 10 percent of high school graduating class, or RAI of 299+, or composite ACT of 28+ Demonstrates commitment to learning and community service and success in face of adversity Qualifies for Federal Pell Grant Priority to a child for whom neither parent has earned a four-year college degree Must live on campus
UNI RISE AWARD (UNI RESIDENTS OF IOWA SCHOLARS OF EXCELLENCE AWARD) 25 four-year awards, renewable with full-time, continuous enrollment at UNI with a GPA of 2.5+	\$4,000 per year	<ul style="list-style-type: none"> Be an Iowa resident entering UNI directly from high school Ethnic or racial status of African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander ACT composite score of 23+ or SAT-EWR+M of 1140+, or a Regents Admissions Index (RAI) score of 290+, or a GPA of 3.7+ Demonstrates involvement in activities outside of the classroom which could include community service and displayed leadership or potential for future leadership Apply for admission and submit the UNI Scholarship Application by January 15 Must live on campus 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.
BEN AND PAT ALLEN SCHOLARSHIPS	\$4,000 per year	<ul style="list-style-type: none"> Minimum of 2.5 high school GPA Preference to Iowa residents

Department Scholarships //

The following require completion of the UNI Scholarship Application or specific website as listed. Applicants may be considered without an ACT score. NOTE: Most scholarships are renewable; offer letter will contain details. Scholarships require continuous full-time enrollment unless noted otherwise.

Scholarships	Award Amount	Requirements
College of Business (UNIBusiness) Note: Students are considered automatically for the UNIBusiness Scholarships when they are admitted to UNI.		
UNIBusiness Scholars Awards	\$750 to \$1,100 per year	<ul style="list-style-type: none"> Plan to major in one of the Business degree programs 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	<ul style="list-style-type: none"> Plan to major in one of the Business degree programs High school GPA of 3.0+ Meets UNI-T.E.D. requirements*
College of Social and Behavioral Sciences (CSBS)		
CSBS Scholars Awards	Up to \$2,000 per year	<ul style="list-style-type: none"> Academic achievement Plan to major in one of the CSBS degree programs
Alderman Scholarships	Up to \$2,000 per year	<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
College of Education (COE)		
COE Scholars Awards	Up to \$1,000 per year	<ul style="list-style-type: none"> Academic achievement Plan to major in one of the COE degree programs
Benjamin J. Allen Teacher Education Scholar Awards	Iowa resident tuition per year	<ul style="list-style-type: none"> Academic achievement Plan to major in one of the COE degree programs Iowa resident
COE UNI-T.E.D. Scholarship	Up to \$1,000 per year	<ul style="list-style-type: none"> Plan to major in one of the COE degree programs High school GPA of 3.0+ Meets UNI-T.E.D. requirements*
College of Humanities, Arts and Sciences (CHAS)		
Art Scholarships	\$1,000 per year	<ul style="list-style-type: none"> Portfolio review; visit the UNI Scholarship Application for details
School of Music (SOM) Scholarships	Up to \$6,000 per year	<ul style="list-style-type: none"> Admission to the SOM; visit the UNI Scholarship Application for details. Complete the required music supplement online at music.uni.edu/apply
Theatre Activity Scholarships	\$1,000 per year	<ul style="list-style-type: none"> "B" average or ranks in upper 30% of high school graduating class; visit the UNI Scholarship Application for details
Science Technology & Mathematics Scholarships	\$1,000 per year	<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

^Eligible In-state students will only receive a Panther Impact or a Panther Success Award, not both. Out-of-state students will automatically receive the UNI Advantage Award, and eligible out-of-state students will only receive an additional Advantage Scholars Award (\$1,000-2,000/year) or a Panther Success Award, not both.

*To qualify for UNI-T.E.D. Scholarships 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.



UNI SCHOLARSHIP APPLICATION

The UNI Scholarship Application helps you simplify the process of applying for more than 1,000 scholarships within academic departments from all across campus in one online application. Seniors can begin the application in early July, leading into their senior year. Check for deadlines and complete the scholarship application at finaid.uni.edu. **Priority deadline is January 15.**

TIPS FOR COMPLETING THE APPLICATION: **1.** Complete essays for all the different academic areas you are interested in. Scholarships are available by majors and departments, even if you're still deciding. **2.** The application can be edited and updated as frequently as you like before the deadline. **3.** Make sure to review before you hit submit!

GRANTS, LOANS AND EMPLOYMENT ON CAMPUS



Grants

Grants are considered “gift aid” and do not have to be repaid. To be considered for federal, state and institutional grants, a student needs to complete the FAFSA at fafsa.ed.gov.

Loans

There are two types of loans students may be eligible for:

- **Direct Subsidized Loans** are loans made to eligible students who demonstrate financial need.
- **Direct Unsubsidized Loans** are loans made to eligible to all students. Eligibility is not based on financial need.

Each program requires submission of the FAFSA, along with completion of entrance counseling and a master 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.

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 UNI’s Online Job Board at careerservices.uni.edu.

UNI GRANTS

Below are some of the available grants. 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.

IMAGES Grant

Awards range up to \$2,000. Funds are limited to a first-come, first-served basis. Priority given to student participants in College Bound activities.

Requirements:

- 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