The Office of Financial Aid and Scholarships is pleased to provide the 2015-16 Reference and Resource Guide to Financial Aid at the University of Northern Iowa. We strongly encourage students and parents to read this publication thoroughly before making decisions about Financial Aid Awards. The worksheet on page 7, “How Much Aid to Accept,” will help determine the amount to borrow for this year. Students receiving other grants or scholarships not listed on the award, are required by federal regulations and university policies to report this information to the Office of Financial Aid and Scholarships. Please visit our website (www.uni.edu/finaid) or call our office at 319-273-2700 for additional information.

Please Note: Due to the nature of federal, state and institutional policies and guidelines affecting financial aid programs, the information and availability of awards referred to in this publication and on the financial aid award are subject to change.

Equal Opportunity Statement
No person shall be excluded from participation in, be denied the benefits of, or be subjected to discrimination in employment, any educational program, or any activity of the University, on the basis of age, color, creed, disability, ethnicity, gender identity, genetic information, marital status, national origin, political affiliation, pregnancy, race, religion, sex, sexual orientation, veteran or military status, or on any other basis protected by federal and/or state law.
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

Information reported on the Free Application for Federal Student Aid (FAFSA) is used to determine the 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 students and families must pay to UNI. Instead, this figure is used to calculate how much federal student aid students are eligible to receive.

The EFC and aid from other sources (e.g. hometown, religious and organizational scholarships, etc.) are subtracted from the cost of attendance (COA) to determine 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 2015-16 Academic Year

<table>
<thead>
<tr>
<th>Cost of Attendance</th>
<th>Tuition &amp; Fees1</th>
<th>Room &amp; Board</th>
<th>Books</th>
<th>Transportation (to and from home)</th>
<th>Personal Expenses</th>
<th>Total Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iowa Resident</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergraduate (on2/off campus)</td>
<td>7,818</td>
<td>8,320</td>
<td>900</td>
<td>440</td>
<td>1,660</td>
<td>19,138</td>
</tr>
<tr>
<td>Undergraduate (at home)</td>
<td>7,818</td>
<td>3,374</td>
<td>900</td>
<td>420</td>
<td>1,660</td>
<td>14,192</td>
</tr>
<tr>
<td>Graduate</td>
<td>9,220</td>
<td>8,320</td>
<td>900</td>
<td>440</td>
<td>1,660</td>
<td>20,540</td>
</tr>
<tr>
<td>Non-Resident</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergraduate (on2/off campus)</td>
<td>18,006</td>
<td>8,320</td>
<td>900</td>
<td>800</td>
<td>1,660</td>
<td>29,686</td>
</tr>
<tr>
<td>Graduate</td>
<td>19,390</td>
<td>8,320</td>
<td>900</td>
<td>800</td>
<td>1,660</td>
<td>31,070</td>
</tr>
</tbody>
</table>

1There is a Supplemental Tuition of $1,556/yr for Upper Division and Graduate Business Students.
2Double Room and Purple Meal Plan
Understanding the Financial Aid Award

Students who have completed a FAFSA and any additional requirements (e.g. verification) will be awarded financial aid starting in late March. The awarding process can extend throughout the remainder of the academic year.

When a Financial Aid Award is completed, students will receive an email notification of the availability of a Financial Aid Award. Both new students and current students can view the award as shown below.

1) Login to MyUNIverse (http://MyUNIverse.uni.edu) using the student’s CatID and password. The initial username and password instructions are included in the admission letter from the Office of Admissions.
2) On the “My Page” tab, click on “Go to My Student Center.”
3) In the Finances section, click on “View Financial Aid.”
4) Select the aid year to view.

<table>
<thead>
<tr>
<th>Aid Year</th>
<th>Institution</th>
<th>Aid Year Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>University of Northern Iowa</td>
<td>2015-2016 Financial Aid Year</td>
</tr>
<tr>
<td>2015</td>
<td>University of Northern Iowa</td>
<td>Award access not available.</td>
</tr>
</tbody>
</table>

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

Financial Aid

Award Summary

2015-2016 Financial Aid Year

Select the term hyperlinks below to see more detailed information.

<table>
<thead>
<tr>
<th>Aid Year Description</th>
<th>Category</th>
<th>Offered</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>Grant</td>
<td>3,925.00</td>
<td>3,925.00</td>
</tr>
<tr>
<td>Tuition Assistance Grant</td>
<td>Grant</td>
<td>1,200.00</td>
<td>1,200.00</td>
</tr>
<tr>
<td>Direct Subsidized Loan</td>
<td>Loan</td>
<td>3,500.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>Loan</td>
<td>2,000.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Direct PLUS Loan</td>
<td>Loan</td>
<td>5,013.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Work/Study</td>
<td>2,000.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Distinguished Scholars Award</td>
<td>Scholarship</td>
<td>1,500.00</td>
<td>1,500.00</td>
</tr>
<tr>
<td><strong>Aid Year Totals</strong></td>
<td></td>
<td><strong>19,138.00</strong></td>
<td><strong>6,625.00</strong></td>
</tr>
</tbody>
</table>

Currency used is US Dollar.

Financial Aid Shopping Sheet

Financial Aid Summary

Loan Counseling

ACCEPT/DECLINE AWARDS

Report Scholarships
Understanding the Financial Aid Award

6) Near the bottom of the Award Summary is a link to Financial Aid Summary. This link opens a calculation of the estimated need (based on the results of the student’s FAFSA) and a breakdown of the expenses used to calculate the student’s Estimated Financial Aid Budget (see Cost of Attendance, page 3).

Financial Aid

Financial Aid Summary

2015-2016 Financial Aid Year

The information below is a calculation of your estimated need.

<table>
<thead>
<tr>
<th>Estimated Financial Aid Budget</th>
<th>19,138.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expected Family Contribution</td>
<td>1,895.00</td>
</tr>
<tr>
<td>Estimated Need</td>
<td>17,243.00</td>
</tr>
<tr>
<td>Total Aid</td>
<td>19,138.00</td>
</tr>
</tbody>
</table>

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

2015-2016 Financial Aid Year

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

Estimated Financial Aid Budget Breakdown

<table>
<thead>
<tr>
<th>FALL 2015 Category Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books</td>
<td>450.00</td>
</tr>
<tr>
<td>Housing</td>
<td>4,160.00</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>830.00</td>
</tr>
<tr>
<td>Transportation Expenses</td>
<td>220.00</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>3,909.00</td>
</tr>
<tr>
<td>Term Total</td>
<td>9,569.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SPRING 2016 Category Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books</td>
<td>450.00</td>
</tr>
<tr>
<td>Housing</td>
<td>4,160.00</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>830.00</td>
</tr>
<tr>
<td>Transportation Expenses</td>
<td>220.00</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>3,909.00</td>
</tr>
<tr>
<td>Term Total</td>
<td>9,569.00</td>
</tr>
<tr>
<td>Total Cost of Attendance</td>
<td>19,138.00</td>
</tr>
</tbody>
</table>
Understanding the Financial Aid Award

7) Click on the “ACCEPT/DECLINE AWARDS” button (see example below) to view the financial aid award package. Students need to either accept or decline loans and work study awards. Grants and scholarships are automatically accepted. Students have the option to accept, reduce or decline Perkins, Direct Subsidized and Direct Unsubsidized Loans, and work study. Students cannot accept the Direct PLUS (parent) Loan through their “Student Center”. Parents wanting to take a Direct PLUS (parent) Loan need to complete the Parent PLUS Loan Request and the Direct PLUS Loan Master Promissory Note at [www.studentloans.gov](http://www.studentloans.gov) using the parent’s FAFSA PIN. For more information see page 17 “Direct PLUS Loan Master Promissory Note and Direct PLUS Loan Request (for parents).” After accepting or declining awards, click the “SUBMIT” button to complete the process.

Financial Aid

Award Package

2015-2016 Financial Aid Year

Your acknowledgement and/or changes were successfully processed. Please review the awards for correctness. Remember to ‘Submit’ your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package.

<table>
<thead>
<tr>
<th>Award</th>
<th>Category</th>
<th>Career</th>
<th>Offered</th>
<th>Accepted</th>
<th>Accept</th>
<th>Decline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>3,500.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>2,000.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct PLUS Loan</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>5,013.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Work/Study</td>
<td>Undergraduate</td>
<td>2,000.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>3,925.00</td>
<td>3,925.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Distinguished Scholars Award</td>
<td>Scholarship</td>
<td>Undergraduate</td>
<td>1,500.00</td>
<td>1,500.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition Assistance Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>1,200.00</td>
<td>1,200.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>19,138.00</td>
<td>6,625.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Currency used is US Dollar.

We strongly encourage students to read this publication thoroughly before making decisions about the Financial Aid Award. The worksheet on page 7, “How Much Aid to Accept,” will help determine the amount that a student may need to borrow for this year. If receiving other grants or scholarships not listed on the award, students are required by federal regulations and university policies to report this information to the Office of Financial Aid and Scholarships. This information can be reported by email to additional.aid@uni.edu, by calling the Office of Financial Aid and Scholarships at 319-273-2700, or by receipt in our office of a letter or check from the donor.

Disbursement of Aid

Financial aid is scheduled to disburse to student U-bills the evening of August 14, 2015. Spring 2016 financial aid is scheduled to disburse to student U-bills on January 4, 2016. Financial aid will disburse based upon the “Requirements & Terms of Receiving Financial Aid” (page 19).
How Much Aid to Accept

The Office of Financial Aid and Scholarships strives to ensure that students and families have an understanding of the financial resources that are available to them to help pay for college. The following budget worksheet can assist students in determining how much aid to accept for the academic year. This worksheet along with the financial aid award can help students borrow only what is needed to pay for college. Financial aid counselors in our office can answer questions or help if a student is still uncertain about how much financial aid to accept.

<table>
<thead>
<tr>
<th>2015-2016 ACADEMIC YEAR</th>
<th>ESTIMATED IOWA RESIDENT COSTS</th>
<th>ESTIMATED NON-RESIDENT COSTS</th>
<th>COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees¹</td>
<td>7,818</td>
<td>18,006</td>
<td>$</td>
</tr>
<tr>
<td>Room &amp; Board: includes residence hall contract and meal plan. If living off campus, consider rent, security deposit, utility, and grocery costs.</td>
<td>8,320</td>
<td>8,320</td>
<td>+</td>
</tr>
<tr>
<td>Books &amp; Supplies³</td>
<td>900</td>
<td>900</td>
<td>+</td>
</tr>
<tr>
<td>Personal/ Miscellaneous: includes costs such as cell phone, entertainment, insurance, personal items, etc. §</td>
<td>1,660</td>
<td>1,660</td>
<td>+</td>
</tr>
<tr>
<td>Transportation: reasonable allowance for transportation to and from home.²</td>
<td>440</td>
<td>800</td>
<td>+</td>
</tr>
<tr>
<td><strong>ESTIMATED TOTAL COST</strong></td>
<td><strong>19,138</strong></td>
<td><strong>29,686</strong></td>
<td>=</td>
</tr>
</tbody>
</table>

¹Undergraduate Tuition used, there is a Supplemental Tuition of $1,556/yr for Upper Level and Graduate Business Students.
²These are not billed by the University of Northern Iowa. Students should strongly consider if financial aid is needed to assist with these expenses.

If a balance still exists, reevaluate the figures to determine how expenses will be paid. If the balance is negative, determine if the entire amount is needed or if 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 2015-16 academic year. The dollar amount of grants on an award is based on full-time enrollment (12 hours per semester for undergraduates and 9 hours per semester for graduates). The actual paid amount of grant(s) will be pro-rated with registration of 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 an award first. Federal Direct and Perkins Loans (see pages 15-18) are then added to an aid package to try to ensure that an award meets the cost of attendance. If a gap remains between costs and financial aid, a Direct PLUS Loan or a private education loan (see page 17-18) could be considered.

#### Federal, State and Institutional Grants

<table>
<thead>
<tr>
<th>FEDERAL GRANTS</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| Pell Grant                              | Up to $5,775 | • Must have an Expected Family Contribution (EFC) of 5,198 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 | $1,000       | • 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 | Up to $4,000 ($3,760 was maximum in 2014-15) | • 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 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.) |

<table>
<thead>
<tr>
<th>STATE GRANTS</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| Iowa Grant1,2,3                        | $1,000       | • Must have an Expected Family Contribution (EFC) of 0 as determined on the FAFSA  
• Must be an Iowa resident |
| IMAGES1                                | Up to $2,000 | • Demonstrate 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 | Up to full cost of attendance | • Must complete the FAFSA  
• Must have been in foster care; see eligibility criteria at the Iowa Student Aid Commission website at www.iowastudentaid.gov |

<table>
<thead>
<tr>
<th>INSTITUTIONAL GRANTS</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| Tuition Guarantee Program for Iowans   | Tuition and fees | • 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 | Tuition and fees | • Must be an Iowa resident  
• Must have Pell Grant as determined by the FAFSA 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  
• Must be an Iowa resident  
• Must be enrolled in a combination of federal, state and institutional grants and scholarships |
| Tuition Assistance Grant1,3            | $1,000-$1,200 | • Must have an Expected Family Contribution (EFC) of 8,000 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.  
2If 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, a student may not receive any combination of the following awards: Iowa Grant, Supplemental Educational Opportunity Grant (SEOG), IMAGES, or the Tuition Assistance Grant.
## Work Study, Perkins and Direct Loans

<table>
<thead>
<tr>
<th>Program</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Work Study</strong></td>
<td>$2,000</td>
<td>• Must be Pell Grant eligible as determined by the FAFSA</td>
</tr>
<tr>
<td>• Need based</td>
<td></td>
<td>• Must be U.S. citizen or eligible non-citizen</td>
</tr>
<tr>
<td>• Awards are earned as wages by working on or off campus; does <strong>not</strong> credit to U-bill</td>
<td></td>
<td>• Must be enrolled as an undergraduate at least half-time</td>
</tr>
<tr>
<td><strong>Federal Perkins Loan</strong></td>
<td>$2,000-3,000</td>
<td>• Must be Pell Grant eligible as determined by the FAFSA</td>
</tr>
<tr>
<td>1• Federally funded, need-based loan</td>
<td></td>
<td>• Must be U.S. citizen or eligible non-citizen</td>
</tr>
<tr>
<td>• No interest accrues while a student is enrolled at least half time</td>
<td></td>
<td>• Must be enrolled as an undergraduate at least half time.</td>
</tr>
<tr>
<td>• Fixed low interest rate of 5%</td>
<td></td>
<td>• Must complete Perkins Loan Promissory Note</td>
</tr>
<tr>
<td><strong>Federal Direct Loan, Subsidized</strong></td>
<td>$3,500-5,500</td>
<td>• Must file a FAFSA</td>
</tr>
<tr>
<td>• Federally funded, need-based loan</td>
<td></td>
<td>• Must be U.S. citizen or eligible non-citizen</td>
</tr>
<tr>
<td>• No interest accrues while a student is enrolled at least half time</td>
<td></td>
<td>• Subsidized Loans are not available for graduate students</td>
</tr>
<tr>
<td>• Fixed interest rate of 4.29% for undergraduates upon repayment</td>
<td></td>
<td>• Must be enrolled at least half time</td>
</tr>
<tr>
<td><strong>Federal Direct Loan, Unsubsidized</strong></td>
<td>$2,000-20,500</td>
<td>• Must file a FAFSA</td>
</tr>
<tr>
<td>• Federally funded, non-need based loan</td>
<td></td>
<td>• Must be U.S. citizen or eligible non-citizen</td>
</tr>
<tr>
<td>• No interest accrues while a student is enrolled at least half time</td>
<td></td>
<td>• Must be enrolled at least half time</td>
</tr>
<tr>
<td>• Fixed interest rate of 4.29% for undergraduates, 5.84% for graduates</td>
<td></td>
<td>• Must complete Direct Loans Entrance Counseling and Master Promissory Note at <a href="http://www.studentloans.gov">www.studentloans.gov</a></td>
</tr>
<tr>
<td>• Interest begins to accrue when the loan is disbursed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Interest may be paid periodically or capitalized upon repayment</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Federal Direct PLUS Loan for Parents</strong></td>
<td>Up to the cost of attendance, minus other financial aid received</td>
<td>• Student on whose behalf the loan is being borrowed must file a FAFSA</td>
</tr>
<tr>
<td>• Federally funded, non-need based loan</td>
<td></td>
<td>• Student must be a dependent student, enrolled at least half time</td>
</tr>
<tr>
<td>• Fixed interest rate of 6.84%</td>
<td></td>
<td>• Parent borrower must be U.S. citizen or eligible non-citizen</td>
</tr>
<tr>
<td>• Interest begins to accrue when the loan is disbursed</td>
<td></td>
<td>• Parent borrower must not have an adverse credit history</td>
</tr>
<tr>
<td>• Repayment begins when the loan is disbursed or can be deferred until the student graduates</td>
<td></td>
<td>• Must complete Direct Loans PLUS Loan Request and PLUS Master Promissory Note at <a href="http://www.studentloans.gov">www.studentloans.gov</a></td>
</tr>
<tr>
<td><strong>Federal Direct PLUS Loan for Graduate Students</strong></td>
<td>Up to the cost of attendance, minus other financial aid received</td>
<td>• Must file a FAFSA</td>
</tr>
<tr>
<td>• Federally funded, non-need based loan</td>
<td></td>
<td>• Must be U.S. citizen or eligible non-citizen</td>
</tr>
<tr>
<td>• Fixed interest rate of 6.84%</td>
<td></td>
<td>• Must be enrolled at least half time</td>
</tr>
<tr>
<td>• Interest begins to accrue when the loan is disbursed</td>
<td></td>
<td>• Must not have an adverse credit history</td>
</tr>
<tr>
<td>• Repayment begins when the loan is disbursed or can be deferred until the student graduates</td>
<td></td>
<td>• Must complete Direct Loans Entrance Counseling, PLUS Loan Request and PLUS Master Promissory Note at <a href="http://www.studentloans.gov">www.studentloans.gov</a></td>
</tr>
</tbody>
</table>

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 16.
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 UNI 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. Students will be notified of selection for these awards by the Office of Financial Aid and Scholarships. All other scholarships at UNI require the annual completion of the UNI Scholarship Application. This allows students to apply for scholarships available in specific majors and university departments. The application is available in late summer, with a deadline of January 15 for most scholarships. Students need to check back every September to begin the application process early for the upcoming school year.

Institutional financial aid (grants and scholarships) may not exceed the cost of tuition, fees, room, board, and books.

Scholarships for New Students 2015-16

<table>
<thead>
<tr>
<th>INSTITUTIONAL SCHOLARSHIPS</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distinguished Scholar Award for Iowans¹</td>
<td>$1,500 to $2,000</td>
<td>- Must be Iowa resident</td>
</tr>
<tr>
<td>- Four-year award</td>
<td></td>
<td>- New graduate from an Iowa high school</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- RAI of 330 or above = $2,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- RAI of 295-329 = $1,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- RAI of less than 295 with an ACT of 28 or above = $1,500</td>
</tr>
<tr>
<td>Out-of-State Scholar Awards²</td>
<td>$1,000 to $3,000</td>
<td>- Must be a U.S. citizen or permanent resident</td>
</tr>
<tr>
<td>- Must maintain out-of-state residency for continued eligibility</td>
<td></td>
<td>- Must be a non-resident of Iowa</td>
</tr>
<tr>
<td>- Renewable for three years with a college GPA of 2.5 or above</td>
<td></td>
<td>- New graduate from an out-of-state high school</td>
</tr>
<tr>
<td>- Illinois Scholars Award</td>
<td></td>
<td>- RAI of 330 or above = $3,000</td>
</tr>
<tr>
<td>- Minnesota Scholars Award</td>
<td></td>
<td>- RAI of 300–329 = $2,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- RAI of 260–299 = $1,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- RAI of less than 260 with an ACT of 28 or above = $1,000</td>
</tr>
<tr>
<td>Out-of-State Legacy Scholar Awards</td>
<td>$1,000</td>
<td>- Must be a non-resident of Iowa</td>
</tr>
<tr>
<td>- Available to new graduates from an out-of-state high school for four years</td>
<td>- Must have a parent, grandparent or sibling who graduated from UNI or a sibling currently enrolled at UNI</td>
<td></td>
</tr>
<tr>
<td>- Available to transfer students for two years</td>
<td>- Must answer “yes” to question on Application for Admission regarding parent, grandparent or sibling</td>
<td></td>
</tr>
<tr>
<td>- Must maintain out-of-state residency for continued eligibility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Renewable with a college GPA of 2.5 or above</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-State Good Neighbor Award</td>
<td>$2,500</td>
<td>- Must reside in one of the Illinois counties of Jo Daviess, Carroll, Whiteside, Henry or Rock Island</td>
</tr>
<tr>
<td>- Available to new graduates from specified out-of-state counties for four years</td>
<td>- Must maintain Illinois resident status</td>
<td></td>
</tr>
<tr>
<td>- Renewable with a college GPA of 2.5 or above</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Available to transfer students for two years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer Scholar Awards</td>
<td>$1,000</td>
<td>- Must have 30 transferable hours with a minimum 3.25 GPA or above</td>
</tr>
<tr>
<td>- Non-renewable</td>
<td>- Must have graduated from high school prior to 2015</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Preference to students participating in UNI Admission Partnership Program</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Awarded on a first-come, first-served basis</td>
<td></td>
</tr>
</tbody>
</table>

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. Student athletes may not be eligible for awards according to NCAA regulations (Bylaw 15.5.3.2.2.1).
## Types of Financial Aid

### Scholarships for New Students 2015-16

<table>
<thead>
<tr>
<th>INSTITUTIONAL SCHOLARSHIPS</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| Multicultural Scholar Awards | $1,000 to $2,500 | - 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  
**Freshmen Qualifications:**  
- New graduate from high school  
- RAI of 280 or above = $2,500  
- RAI of 255–279 = $1,000  
**Transfer Qualifications:**  
- Must have 30 transferable hours with cumulative GPA of 3.0 or above  
- Must have graduated from high school prior to 2015 |
| Presidential Scholar Award | $8,000 | - Complete and submit UNI Scholarship Application for Undergraduate Students at www.uni.edu/finaid/  
- Deadline: January 15  
**Qualifications:**  
- 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 or RAI of 335 or above  
- Selection based on campus interview |
| Phi Theta Kappa (PTK) Award | $1,000 | - Community college GPA of 3.5 or above and earned 30 or more hours  
- Member of or will be inducted into the Phi Theta Kappa Honor Society at the community college  
- Priority given to students admitted before March 15 |
| Phi Theta Kappa (PTK) All-Iowa Academic Team Award | $2,000 | - Awarded to students named to the Phi Theta Kappa All-Iowa Academic Team at www.ptk.org/school/allstate/ |
| Other scholarships available by majors and departments | $200 to $6,000 | - Check the online UNI Scholarship Directory at www.uni.edu/finaid for specific criteria  
- Must complete and submit the online UNI Scholarship Application at www.uni.edu/finaid  
- Deadline for most scholarships is January 15 |

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

- Presidential Scholar Award
- Phi Theta Kappa (PTK) Award
- Phi Theta Kappa (PTK) All-Iowa Academic Team Award
- Other scholarships available by majors and departments

### FEDERAL AND STATE SCHOLARSHIPS

Scholarships listed below require a separate application. Please refer to website listed for further information.

<table>
<thead>
<tr>
<th>Name</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| Roy J. Carver Scholarship | $5,200 | - Must have a 2.8 GPA from UNI or community college  
- Will have earned 60 hours of credit beginning of fall semester  
- Demonstrates 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 | $2,000 for top point scorers in each of Varsity, Scholastic and Honor categories | - For specific information, visit http://ia-ad.org |
| All Iowa Opportunity Scholarship | Up to in-state tuition and fees | - 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 have 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 |

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1 Not awarded in combination with Phi Theta Kappa Award
2 Current UNI sophomores meeting all eligibility criteria may apply
Types of Financial Aid

Scholarships

Current Students

The [UNI Scholarship Application](#) is the online application for scholarships at the University of Northern Iowa. Students should begin the application process early and check carefully for scholarship deadlines. The application is available in late summer, with a deadline of January 15.

Graduate Students

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

UNI Scholarship Directory

Students need to start the scholarship search early each year. The [UNI Scholarship Directory](#) lists scholarships available at UNI and scholarships from off-campus organizations.

Off-Campus Scholarships

High school students can start the scholarship search early in their high school career. Check into opportunities with high school guidance offices, places of employment, civic or religious organizations and businesses in the community. All students can conduct scholarship searches on a national level at [www.FastWeb.com](#) or [www.finaid.org](#). Remember that all scholarship searches should be free of charge. Be wary if fees are requested during the scholarship search process.

Reporting Off-Campus Financial Sources

Federal regulations and university policies require that students inform the Office of Financial Aid and Scholarships of any outside grants, scholarships or loans they receive. These additional awards are considered financial resources in the calculation of eligibility for need-based aid. These additional resources can be reported by email to [additional.aid@uni.edu](mailto:additional.aid@uni.edu), by calling the Office of Financial Aid and Scholarships 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.

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 (see pages 24-25), and/or annual completion and submission of the UNI Scholarship Application. The scholarship letter of offer will provide specific renewal criteria.
Student Employment

The University of Northern Iowa offers many opportunities for students to obtain employment that will help pay for everyday expenses, provide opportunities for fostering friendships and mentor relationships, and for building a resume. There are two main types of student employment: departmental and work study.

Departmental Employment

There are more than 4,200 jobs on campus. 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 degree seeking student at UNI enrolled in coursework may be employed as a departmental student employee. This type of employment has no bearing on a Financial Aid Award, other than the fact that borrowing may be reduced with income earned. See page 14 for information about employment eligibility and how to find a job using the online job board.

Work Study Employment

Work study is a federal award for students who have high financial need as determined by the Free Application for Federal Student Aid (FAFSA) (see page 9 for eligibility criteria). Work study awards will appear on a Financial Aid Award. Recipients need to accept or decline the award. UNI has limited funding for work study. 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. Students awarded work study who do not find employment within the first four weeks of class may potentially have work study removed from their award.

Students can track work study earnings on Oracle E-Business Suite under UNI Student Employee Self Service > Student Work Study Monitoring Sheet.

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.

<table>
<thead>
<tr>
<th></th>
<th>Departmental</th>
<th>Work Study</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Awarding Procedure</strong></td>
<td>Any UNI student (degree seeking and enrolled) is eligible to work as a departmental employee.</td>
<td>Awards are based on financial need as determined on the FAFSA. Must also be degree-seeking and enrolled at least half time.</td>
</tr>
<tr>
<td><strong>Where can I work?</strong></td>
<td>Work can be done at any UNI department. Visit the online job board to search for “UNI Campus Jobs” positions.</td>
<td>Work can be done at UNI departments, as well as off-campus, non-profit employers.</td>
</tr>
<tr>
<td><strong>Wages</strong></td>
<td>Paid hourly, minimum wage is $7.25.</td>
<td>Paid hourly, minimum wage is $7.25.</td>
</tr>
<tr>
<td><strong>Payment Method</strong></td>
<td>Paid by employing department on a bi-weekly basis. Does not credit to the U-bill. Earnings paid directly to student.</td>
<td>Paid by work-study funding on a bi-weekly basis. Does not credit to the U-bill. Earnings paid directly to student.</td>
</tr>
</tbody>
</table>
Student Employment

Community Service Learning (Off-Campus Work Study)

Community Service Learning (CSL) is a cooperative program between the University of Northern Iowa and local nonprofit agencies. Students earn 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 organizations ranging from museums and libraries, to daycares and recreation 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 about Community Service Learning, contact the Office of Financial Aid & Scholarships at (319) 273-2700.

America Reads

Earn Federal Work Study while tutoring at an off-campus local elementary school. Further information is available at [http://uni.edu/finaid/workstudy](http://uni.edu/finaid/workstudy).

NOTE: Students who are participating in a UNI exchange or study abroad experience are not eligible to earn work study. Graduate students are not awarded work-study, however they can be considered for Community Service Learning or America Reads positions.

Employment Eligibility and Finding a Job

To be eligible for employment on campus, degree-seeking students must be enrolled at least half time (6 hours for undergraduates; 5 hours 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 tool designed to assist students in their search for employment. The search includes departmental or work study, and on- or off-campus.

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 Students

Many students will find it necessary to borrow loans to help finance their college education. After reviewing the Financial Aid Award and completing the worksheet on page 7, students should have a good idea of how much money to borrow for the upcoming award year (fall, spring, and summer). By living like a student now, students may be able to reduce borrowing, thereby decreasing cumulative debt and loan payments after graduation. Leading a lower cost student lifestyle while in college will assist in positioning students to afford the things they want and need once they have graduated and begun a new career. The Office of Financial Aid and Scholarships offers several opportunities to learn more about financial literacy through its [Live Like a Student](http://www.studentloans.gov) program (see page 28).

The federal government has a variety of federal loan options available for students and parents, and we encourage students to review the following information carefully before making any decisions about loans. Students who have previously borrowed federal student loans at the University of Northern Iowa or another post-secondary institution, should begin by reviewing their financial aid history at [www.studentloans.gov](http://www.studentloans.gov) using their FAFSA PIN. This review will give a better idea of how much has been borrowed to date and what repayment might look like after graduation. Most importantly, loans must be repaid, so borrow only what is needed.

**Direct Loans (for Students)**

Direct Loans, from the 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. An origination fee is withheld from the loan when it is disbursed. Payments are not necessary on Direct Stafford Loans while a student is enrolled at least half time (known as deferment period). Students also have six months after graduating or dropping below half-time enrollment before beginning repayment (known as grace period). There are two types of Direct Loans: subsidized and unsubsidized.

**Direct Subsidized Loans** provide a fixed interest rate and are available to undergraduate students who demonstrate financial need based on the results of the Free Application for Federal Student Aid (FAFSA). **Interest is not charged on these loans while in school at least half time and during deferment periods.** The interest on a student’s subsidized loan begins during the student’s grace period. **Graduate students are not eligible for Subsidized Loans.** A new borrower on or after July 1, 2013 must complete a degree within 150% of the published length of the borrower’s program to remain eligible for the interest subsidy benefits on all Direct Subsidized Loans. If a degree is not completed within the 150% timeframe and the borrower is still enrolled, the borrower will lose all subsidy benefits from that point-in-time forward and future eligibility for Direct Subsidized Loans.

**Direct Unsubsidized Loans** provide a fixed interest rate of 4.29% for undergraduate loans (5.84% for graduate students) disbursed July 1, 2015 through June 30, 2016 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. Interest can be paid while a student is in school or the interest can be allowed to accrue and be capitalized (added to the principal of the loan) upon repayment.

There are limits on the maximum amount available 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 demonstrated financial need and the maximum loan limit per grade level. The actual amount that a student can borrow depends on grade classification, dependent or independent student status, and other factors, and may be less than the maximum amounts shown in the loan limit chart (see page 16).
Information about Loans for Students

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

<table>
<thead>
<tr>
<th>Classification</th>
<th>Dependent Undergraduate Student</th>
<th>Independent Undergraduate Student (and dependent students whose parents are unable to borrow PLUS Loans)</th>
<th>Graduate Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman (0-29 hours)</td>
<td>$5,500 ($3,500)</td>
<td>$9,500 ($3,500)</td>
<td>$20,500 (all Direct Unsubsidized Loan)</td>
</tr>
<tr>
<td>Sophomore (30-59 hours)</td>
<td>$6,500 ($4,500)</td>
<td>$10,500 ($4,500)</td>
<td></td>
</tr>
<tr>
<td>Junior/Senior (60+ hours)</td>
<td>$7,500 ($5,500)</td>
<td>$12,500 ($5,500)</td>
<td></td>
</tr>
<tr>
<td>2nd BA/ Teacher Licensure</td>
<td>$7,500 ($5,500)</td>
<td>$12,500 ($5,500)</td>
<td></td>
</tr>
<tr>
<td>Maximum Total Debt from Direct Loans (aggregate loan limits)</td>
<td>$31,000 ($23,000)</td>
<td>$57,500 ($23,000)</td>
<td>$138,500</td>
</tr>
</tbody>
</table>

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

The loan amounts listed above cannot exceed the 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. This amount is pro-rated based on enrolled hours and the student’s annual loan limit.

Master Promissory Note and Entrance Counseling

- The first step is to accept the Direct Loans on the Financial Aid Award. For a detailed explanation of how to accept loans, see “Understanding the Financial Aid Award” on pages 4-6.
- First-time borrowers of Direct Loans need to complete a Direct Loan Master Promissory Note (MPN) at www.studentloans.gov using their FAFSA PIN. The MPN is a legal document in which students promise to repay loans and any accrued interest and fees to the U.S. Department of Education. The MPN explains the terms and conditions of the loan and is used for loans that students receive over a period of multiple academic years.
- New borrowers of Direct Loans also need to complete Entrance Counseling at www.studentloans.gov using the FAFSA PIN. This process helps students understand their rights and responsibilities as a Direct Loan borrower.
- Students who have borrowed Direct Loans at UNI in previous years 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 the Free Application for Federal Student Aid (FAFSA). A credit check is not required to receive these loans and there is no origination fee. Students are not charged interest on these loans while 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 a Perkins Promissory Note online each year. If awarded a Perkins Loan, students will find the URL for the promissory note once the loan has been accepted within the award. The Perkins Promissory Note requires students to enter a “national ID,” which is their social security number.
Information about Loans for Students 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 parent, 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, they may still be able to borrow the loan if someone agrees to endorse the loan. The parent can also appeal the credit decision if they feel it should be approved. Parent borrowers requiring an endorser or credit appeal must complete additional PLUS Loan counseling at www.studentloans.gov.
- The student and parent must be U.S. citizens or eligible non-citizens, 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 requirements.

Parents may borrow up to the cost of attendance minus other financial aid received. The interest rate is fixed at 6.84% for loans disbursed July 1, 2015 through June 30, 2016 and interest is charged from the date of the first disbursement until the loan is paid in full. An origination fee 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 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 which is available from their federal loan servicer. Interest will continue to accrue.

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

- Parents choosing to borrow the Direct PLUS Loan must complete the Direct PLUS Loan Request online at www.studentloans.gov using the parent borrower’s FAFSA PIN. This information is transmitted to the Office of Financial Aid and Scholarships 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 Students 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 Unsubsidized Loans. To be approved a student must not have an adverse credit history. If a student does not pass the credit check, the loan may still be approved if someone else agrees to endorse the loan. The endorser promises to repay the loan if the borrower fails to do so. The student can also appeal the denial of the credit check. If a PLUS Loan is approved based on an endorser or appeal the student borrower will be required to complete additional PLUS Loan counseling at www.studentloans.gov before the loan can be disbursed.

The interest rate for the Direct PLUS Loan for graduate students is fixed at 6.84% for loans disbursed July 1, 2015 through June 30, 2016 and interest is charged from the date of the first disbursement until the loan is paid in full. An origination fee 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, a student may defer repayment while enrolled at least half time, and for an additional six months after ceasing to be enrolled at least half time.

Direct PLUS Loan Master Promissory Note and Direct Loan Entrance Counseling

- The first step is to accept the Direct PLUS Loan for Graduate Students on the Financial Aid Award. For a detailed explanation of how to accept loans, see “Understanding the Financial Aid Award” on pages 4-6.
- First time Direct Loan borrowers must complete a Direct PLUS Loan Master Promissory Note (MPN) and Direct Loan Entrance Counseling online at www.studentloans.gov using the FAFSA PIN. The MPN is a legal document in which a student 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 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 a student’s federal aid options have been exhausted. A private education loan is a non-federal 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 may 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 Financial Aid and Scholarships to be notified of any private education loans received. Students and parents should always exhaust federal loan options first before considering a private loan.

Selecting a Private Education Loan

If a student determines that a private education loan is needed to help pay for educational expenses, the student should carefully research and compare the options available from different lenders and select the lender that best suits the student’s 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. Students may select any lender of their choice. **We do require that students meet with a financial aid counselor in our office to discuss private loan needs before we will certify (approve) a student’s 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 Financial Aid and Scholarships at 319-273-2700.
Requirements and Terms for Receiving Financial Aid

Students receiving financial aid must:

1) Be admitted to the University of Northern Iowa and 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.** Students enrolled as a non-degree student, and wanting to receive financial aid, need to contact their academic department or the Office of the Registrar to determine their degree status.

2) Be enrolled at least half time (6 hours per semester for undergraduates and 5 hours per semester for graduates). If enrolled less than half time, a student 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) Be making satisfactory academic progress (SAP) according to the standards set forth by both the Office of Financial Aid and Scholarships and Office of the Registrar. For further information about Financial Aid SAP, see Satisfactory Academic Progress Policy (pages 24-25).

4) Report the receipt of any grants, scholarships or loans from all sources to the Office of Financial Aid and Scholarships. In addition, if also enrolled at another institution, a student may not receive federal aid at both institutions. (See Consortium Agreements, page 26, for more information about concurrent enrollment at another institution.)

5) 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 a student received federal student aid (grants, loans, and/or work study).

6) Not be in default on a federal student loan nor owe money on a federal student grant.

**Awards are contingent upon federal, state, institutional and private sources and are subject to revision.** In the event that available funds are insufficient to pay the full amount of any approved grant or scholarship the award will be reduced. Federal regulations and university policies require that students inform the Office of Financial Aid and Scholarships of any outside grants, scholarships or loans they receive. These additional awards are considered financial resources in the calculation of eligibility for need-based aid. If an adjustment to the financial aid award must be made, in most cases, loans are the first program to be reduced. Any financial aid that has been disbursed for which students are deemed ineligible will be adjusted accordingly on the university bill. Students cannot receive federal financial aid from multiple colleges during the same award period.
Understanding the 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. All accepted financial aid is scheduled to credit no sooner than 10 days prior to the start of each semester, provided the student is meeting all eligibility requirements (see page 19). Financial aid accepted during the academic year will be available to credit toward a student’s U-bill as necessary throughout the academic year. 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 next following business day. If the due date falls on a weekend, the due date will be the next following business day). 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 via MyUNIverse, within the Finances section of their Student Center. 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.

Refunds and monthly bills are a snapshot in time. The Office of Business Operations-Student Accounts 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 housing, 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.

Additional information regarding billing procedures, terms and conditions, etc. can also be referred to on the Office of Business Operations-Student Accounts website www.uni.edu/obo/student_accounts.

Payments

U-bill payments can be made by cash, check, or online via e-check. UNI does 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 a late fee (up to 1%) and other restrictions. Payments can be made using the following options:

- Online via E-check at MyUNIverse via the Student Center tab
- In person at the Cashier’s window at 103 Gilchrist Hall (fall/spring 8:00 am-5:00 pm M-F; summer 7:30 am-4:30 pm M-F)
- Drop-box located outside of the east entrance of Gilchrist Hall
- Mailing to the following address:
  University of Northern Iowa
  Office of Business Operations-Student Accounts
  103 Gilchrist Hall
  Cedar Falls, IA 50614-0008
  (Please include the student number in the memo section of the check)
Understanding the UNI U-Bill

Payment Plan Options:

The university offers a variety of payment plans 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 – Upfront Payment**

Pay the full amount of semester charges by the first due date in August or January. Payment can be made with financial aid resources or out of pocket by family or educational savings plan.

**Option 2 - UNI Self-Service plan**

The UNI Self-Service plan allows students to select a five month plan each semester. All enrolled students are eligible to participate. Students are able to enroll after the first bill for the semester is generated; however, a student **MUST ENROLL** prior to the first billing due date. To enroll, students need to log into 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.

Aid Authorization for Miscellaneous Charges

In compliance with federal regulations, the university must obtain voluntary permission from students to apply their federal financial aid proceeds to pay for current year charges other than tuition, fees, room and board on the student’s account.

The online authorization can be obtained through the following path:

*MyUNIverse > My Pages tab > Student Center > Finances section > Account Inquiry link > Account Services tab > Student Permissions link > Fed State tuition*

Federal financial aid (Title IV aid) credits a student’s current year U-bill and is applied to tuition, mandatory fees, and contracted housing/meal plans. Title IV aid may be used to pay miscellaneous charges such as parking permit, laundry charges, event tickets, etc., on a student’s current year U-bill by completing the authorization listed above.

This authorization will remain in effect until a student leaves UNI or revokes it. A student may revoke the authorization at any time by completing a form available from a student accounts specialist located in UNI Office of Business Operations-Student Accounts, 103 Gilchrist, Cedar Falls, IA 50614-0008.
Understanding the 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 by logging into MyUNIverse > My Pages tab > Direct Deposit Sign-Up. 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 and continuing through the second week of classes to accommodate increased financial aid disbursements. Beginning the third 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 check will be available. Paper checks are available at the Cashier’s window in Gilchrist 103 on the Monday following the day financial aid credited to create the refund. 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 permanent home 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.

If a university refund includes loan funds, the student has the option to return the entire refund or a portion to the Office of Financial Aid and Scholarships to reduce the appropriate loan for the current semester. UNI will return the funds to the appropriate lender thereby lowering the student’s total loan indebtedness.

If a student receives a refund yet still owes money on a U-bill, the student may not have given permission to authorize financial aid to pay miscellaneous charges (see page 21). Students should make a practice of routinely checking the U-bill for any charges which need paying.

Collection Costs
If a student allows the U-bill to go more than four months past due and fails to respond to communications from student accounts staff, the account may be placed for collection with an outside agency. The cost of this action will be passed on to the student to pay.

1098T
The 1098-T form is a tuition statement that assists students in determining whether or not they qualify for certain education related tax credits under the Taxpayer Relief Act of 1997. The IRS requires eligible educational institutions to submit the student's name, address, and taxpayer’s identification number (TIN), enrollment and academic status for each student enrolled during the calendar year. Beginning with 2003, educational institutions must also report amounts to the IRS pertaining to qualified tuition and related expenses, as well as scholarships and/or grants, taxable or not. Qualified tuition and related expenses include: undergraduate and graduate tuition, student fees, and assessment fees. All forms will be available by January 31st of the following year. An electronic copy is available on MyUNIverse-Student Center.

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Office of Business Operations – Student Accounts
103 Gilchrist Hall
319-273-2164 student.accounts@uni.edu
Staff is available to help students with questions Monday through Friday from 8 a.m. to 5 p.m.
Summer hours are 7:30 a.m. to 4:30 p.m.
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 a student is considering dropping one or more classes, or withdrawing from the university, it is important to visit with a Financial Aid Counselor to discuss the situation. Dropping to less than half-time enrollment or withdrawing from all classes may affect the repayment status of a current or previous student loans.

Dropping Classes

The Office of Financial Aid and Scholarships monitors semester hours of enrollment for students who are receiving financial aid. Students who drop courses during the first two weeks of class (but are still enrolled) will have their aid 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. However, a student’s eligibility for financial aid in future semesters may be affected (see the Office of Financial Aid and Scholarships Satisfactory Academic Progress policy, pages 24-25).

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 Department of Residence contract. 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. Students should keep in mind that loans that were disbursed must still be repaid according to the terms of the promissory note.

Unofficial Withdrawals

At the end of each semester, the Office of Financial Aid and Scholarships 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, and institutional aid including 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 cumulative GPA. Graduate students must maintain a minimum 3.0 cumulative GPA.

2) **Pace of Progression**: Students must complete 67% of all coursework attempted at UNI. 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.

   *Example: A student has attempted 114 credits at UNI. Out of the 114 credits attempted, he has successfully completed a total of 87 credits (76% of the coursework attempted), thus meeting this standard of academic progress.*

3) **Maximum Time to Complete a Degree**: Students who have completed all course and hour requirements to earn a degree will no longer qualify for financial aid. Students completing a double major or minor in conjunction with their first degree will no longer qualify for financial aid once the requirements for the initial degree are met.

   Undergraduate students are also required to complete a degree within **12 full-time equivalent semesters** (18 three-quarter time semesters or 24 half-time semesters). 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). Transfer credits are counted toward the maximum timeframe to complete the degree. Students cannot receive financial aid for more than one degree at a time.

**NOTE:** The credit hours from a repeated course are counted as attempted hours every time the course is repeated. Once the course is passed, then the credit hours are counted as both attempted and completed credit hours.

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 Financial Aid Probation or Financial Aid Academic Plan status, allowing them to receive aid based on conditions set forth by the Office of Financial Aid and Scholarships.

Financial Aid Probation Status

Financial Aid Probation is available for a maximum of one semester 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 each 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.
Financial Aid Academic Plan

If it is not possible for the student with an approved appeal to achieve minimum Financial Aid Satisfactory Academic Progress standards within one semester, the student will be maintained on an Academic Plan. While on a Financial Aid Academic Plan, students must meet all Financial Aid Academic Progress standards each semester. The conditions for the approved appeal will continue each term until the student meets the minimum standard(s) or fails to meet the conditions of the approved appeal. If the student fails to meet the appeal conditions, the student’s account will revert to Suspension Status indicating that the student is ineligible for aid.

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 Financial Aid and Scholarships. Students have the following options for reinstatement:

1) Meet all Financial Aid Satisfactory Academic Progress requirements.
   - Undergraduate students must improve their cumulative GPA to the 2.0 minimum with graduate students meeting the 3.0 cumulative 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 Illness

3) Review of grade changes to previously deficient course grades. Students experiencing grade changes that may reinstate their eligibility should contact the Office of Financial Aid and Scholarships 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 Financial Aid and Scholarships or online at www.uni.edu/finaid/academic-progress. 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. 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, a description of how circumstances have changed to allow for future academic success, 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 successfully meet Financial Aid Academic Progress policy within a reasonable amount of time, thereby allowing them to matriculate toward their degree within the timeframe set forth within the above policy.

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 Financial Aid and Scholarships.

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 Financial Aid and Scholarships to request a review of their financial aid status.
Repeating Coursework & Financial Aid Implications

Federal regulation limits the number of times a student may repeat a course and receive financial aid for that course.

- A student may receive aid when repeating a course that was previously failed regardless of the number of times the course was attempted and failed.
- A student may receive aid to repeat a previously passed course only one additional time.
- This policy applies whether or not the student received aid for earlier enrollments in the course.

Enrolling at Another Institution (Consortium Agreement)

A consortium agreement is an agreement between a student, the Office of Financial Aid and Scholarships and the host institution stating that UNI will provide financial aid for the period of enrollment specified in the agreement. Students taking classes at another institution may still be eligible to receive financial aid through the University of Northern Iowa and pay the host institution provided that the student is degree-seeking at UNI and meeting all aid requirements. Students need to meet with a staff member in our office to complete a UNI Consortium Agreement. **Fall or spring consortiums are limited to one during a student’s undergraduate career at UNI.** Students are not limited to the number of summer consortiums they may complete during enrollment at UNI. If a student withdraws from classes at the host institution after receiving financial aid, the student may be required to repay all or part of the funds.

Budget Increases

Students experiencing unusual expenses related to college, such as car repairs, a computer purchase, child care or commuting expenses, may be able to request an increase in the budgeted cost of attendance (see page 3). This additional budget amount may only increase the eligibility to borrow loans. Students will want to consider whether they are able to pay for these expenses with employment earnings, savings, 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 Financial Aid and Scholarships 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. After selecting a program and receiving a cost sheet, a student should set up an appointment with a Financial Aid Counselor to discuss funding options. A student may be able to request an increase in the budgeted cost of attendance based on the cost of a particular study abroad program. This additional budget amount may only increase eligibility to borrow loans, so students need to budget wisely and consider other sources of financial assistance such as parents, family, and earnings from summer employment.

Unusual Circumstances

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

For financial aid purposes the 2016 summer session is considered the final term of the 2015-16 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 $5,500 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 2016, a student 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.** Students enrolled as non-degree students who want to receive financial aid, need to contact their academic department or the Registrar’s Office to determine their degree status.

- Be enrolled at least half time (5 hours for undergraduates and 4 hours for graduates). Students enrolled in less than half time may be eligible for any remaining Pell Grant eligibility and/or private student loans. 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 Financial Aid and Scholarships and the Registrar’s Office. For further information about Financial Aid SAP, see Satisfactory Academic Progress Policy (pages 24-25).


- 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 a student received federal student aid (grants, loans, and/or work study).

- Not be in default on a federal student loan nor owe money on a federal student grant.

**Types of Financial Aid for Summer**

The **Federal Pell Grant** may be awarded to eligible undergraduate students pursuing their first bachelor’s degree. Students who received the Pell Grant during the fall and spring semesters may be eligible to receive additional Pell funds during the summer if they were not enrolled full time in either fall or spring semester, or both.

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

**Direct Loans** may be available during the summer depending on the amount borrowed during the fall and spring semesters and are subject to the annual loan limits, see page 16. **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 pages 17-18.

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

**Private education loans** may be the only type of financial aid available for some students during the summer term. Students in need of financial assistance beyond federal aid could explore private education loans through a private lender such as a bank or credit union.

**Federal Work Study** funds are not available during the summer. Students with a work study position can check with their employer to see if departmental funds are available for summer employment.
“Live Like a Student” Financial Literacy Program

The Office of Financial Aid and Scholarships 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 students 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 a student on a daily basis.

$ Live within financial means.
Students don't spend more money than they have. Purchases with credit are similar to taking a loan in that they must be repaid with interest.

$ Understand how actions today will affect the financial future.
Students act responsibly regarding student loans, bill payments and the use of credit cards. Choices today could impact the ability to live the lifestyle desired 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), non-credit “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 Financial Aid and Scholarships and graduate assistants. A $500 scholarship will be awarded each month the class is offered. Interested students may learn more or register at www.uni.edu/finaid.

In addition, the Office of Financial Aid and Scholarships 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

For additional help, contact the university offices and other organizations listed below.

**Office of Financial Aid and Scholarships**
105 Gilchrist Hall ...................... 319-273-2700
University of Northern Iowa
Cedar Falls, IA 50614-0024

**Office of Admissions, Undergraduate**
002 Gilchrist Hall ...................... 319-273-2281
University of Northern Iowa
Cedar Falls, IA 50614-0018

**Office of Admissions, Graduate**
002 Gilchrist Hall ...................... 319-273-2623
University of Northern Iowa
Cedar Falls, IA 50614-0018

**Office of Business Operations, Student Accounts**
103 Gilchrist Hall ...................... 319-273-2164
University of Northern Iowa
Cedar Falls, IA 50614-0008

**Office of the Registrar**
115 Gilchrist Hall ...................... 319-273-2241
University of Northern Iowa
Cedar Falls, IA 50614-0006

**Department of Residence**
Redeker Center ....................... 319-273-2333
University of Northern Iowa
Cedar Falls, IA 50614-0252

**Graduate College**
110 Lang Hall ......................... 319-273-2748
University of Northern Iowa
Cedar Falls, IA 50614-0135

**Federal Resources**

Free Application for Federal Student Aid (FAFSA)
www.fafsa.gov

Federal Student Aid Personal Identification Number (PIN)
www.pin.ed.gov

National Student Loan Data System
(summary of a student’s federal loans and grants)
www.nslds.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

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

**Loan Servicers**

Nelnet
www.nelnet.com
1-888-486-4722

Great Lakes Educational Loan Services, Inc.
www.mygreatlakes.org
1-800-236-4300

Navient
www.navient.com
1-800-722-1300

FedLoan Servicing (PHEAA)
www.myfedloan.org
1-800-699-2908

Information for other loan servicers:
https://studentloans.gov/myDirectLoan/additionalInformation.action