Fees and Financial Aid

Student Costs and Student Fees

All fees and all policies governing the refund of fees are subject to change by the Board of Regents, State of Iowa.

Current information on tuition, fees, and miscellaneous fees for a specific semester can be found at www.uni.edu/tuition.

Students are required to provide their own books. Students may buy their texts from any source. A student organization operates a book exchange at the beginning of each semester. An estimated cost for books, as well as an estimate of other expenses to be considered in a student’s personal budget, can be found at www.uni.edu/tuition.

Specific information on residence hall fees may be obtained from Department of Residence, Redeker Center or www.uni.edu/dor.

Fee Payment and Billing

All tuition, mandatory fees, lab 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. 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 due date falls on a weekend, the due date is the first business day following.) 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, or enroll in a payment plan online at www.uni.edu via MyUniverse on the Student Center tab. 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.

Deferred Payment Plan

The University offers two Deferred Payment Plan Options for tuition, mandatory fees, and contracted room and meal plan charges. These plans allows students to make payments in installments each semester. Plan options:

Option 1 - UNI Self-Service Plan

The UNI Self-Service plan allows students to enroll in a five-month payment plan. All enrolled students are eligible to participate but the student MUST ENROLL prior to the first billing due date. To enroll, students need to visit www.uni.edu and log in to 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.

Option 2 - Educational Computer Systems, Inc. (ECSI)

Long-term payment plans are also available through Educational Computer Systems, Inc. (ECSI). This option provides students and families the ability to pay tuition on a monthly schedule for 10, 11, or 12 months. To take advantage of this option, visit www.ecsi.net or call 1-866-927-1438 to enroll. There is a $65 annual enrollment fee. For the ECSI payment plan schedule, visit www.uni.edu/obo/student_accounts.

Students participating in the ECSI plan make monthly payments, directly to ECSI, beginning as early as May. All payments will be due on the first of every month. Payments not received by the first of the month may be subject to account termination. If a student's account is closed, they are required to pay all university charges directly to UNI.

(Also refer to information on withdrawal refunds and fee reduction.)

Office of Student Financial Aid

The University of Northern Iowa Office of Student Financial Aid administers a comprehensive program of financial assistance for students. The office offers all federal student aid programs as well as a variety of scholarship assistance.

Financial Aid contact information is:

Office of Student Financial Aid
105 Gilchrist
Cedar Falls, IA 50614-0024
Telephone: 319-273-2700
Fax: 319-273-6950
Website: www.uni.edu/finaid

Fall/Spring semester office hours: 8:00 a.m. - 5:00 p.m.
Summer hours: 7:30 a.m. - 4:30 p.m.

Financial Aid Information On the Web

The Financial Aid Award Notification, general information, and requested documents needed by the Office of Student Financial Aid are posted on MyUNIverse at http://myuniverse.uni.edu. An e-mail notification is sent to the student’s UNI e-mail address when information is needed, and the student is responsible for checking MyUNIverse for details. A postcard reminder is also sent to new UNI students.

A variety of other services and informational materials are also available online, including the Job Board, UNI Scholarship Application, and scholarship directory. Visit www.uni.edu/finaid to explore all financial aid opportunities.

Requirements and Terms for Receiving Financial Aid

Students must complete a Free Application for Federal Student Aid (FAFSA) each year to have eligibility determined for a Pell Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, Supplemental Educational Opportunity Grant (SEOG), Perkins Loan, Work Study, or Direct Stafford Loans (subsidized and unsubsidized) and Direct Parent PLUS Loans. All awards are contingent upon availability of federal, state, and institutional funding.

Students must also meet the following criteria to receive financial aid:
1. You 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. If you are enrolled as a non-degree student, and want to receive financial aid, contact your academic department or the Office of the Registrar to determine your degree status.

2. You must be enrolled at least half-time (6 hours per semester for undergraduates and 5 hours per semester for graduates). If you are enrolled less than half-time, you 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. You must be making satisfactory academic progress (SAP) according to the standards set forth by both the UNI Office of Student Financial Aid and Office of the Registrar.

4. You must report the receipt of any grants, scholarships or loans from all sources. In addition, if you are also enrolled at another institution, you may not receive federal aid at both institutions.

5. You must 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 you were receiving federal student aid (grants, loans, and/or work-study).

6. You must not be in default on a federal student loan nor owe money on a federal student grant.

Grants Overview
Grants are need-based aid. Due to federal regulation and university policy, the actual amount of grant received is based on the number of credit/hours enrolled in any given semester. Therefore, if a grant has already been disbursed and a student adds or drops classes during the first two weeks of the semester, the grant will be adjusted. After the second week of classes grants do NOT adjust. If you have any questions about how your grant may be affected by adding or dropping a class, please contact the Office of Student Financial Aid.

Pell Grants
These awards help undergraduates pay for their education while working on their first bachelor’s degree. Amounts vary based on FAFSA results and enrollment status. A Pell Grant does not have to be repaid.

Supplemental Educational Opportunity Grants (SEOG)
This program targets students receiving a Pell Grant and having exceptional financial need. Awards range up to $1,000 per academic year. SEOG does not have to be repaid.

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. Students are required to teach four out of their first eight years out of college within a low income school district, in a high need field. Failure to fulfill this obligation will result in the grant converting to a Direct Unsubsidized Loan. Contact the Office of Student Financial Aid for more information on the TEACH Grant.

State Grants
State grants are available for Iowa students who are enrolled at least half-time who demonstrate financial need, as determined on the FAFSA. The grants are awarded based upon an Iowa undergraduate student’s expected family contribution. State grant awards may range up to full tuition and fees for those who qualify. The IMAGES grant is also available for Iowa minority students enrolled at least half-time. Awards range from $200 to $2,000. In 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 an award.

UNI Tuition Assistance Grants
These institutional grants are need-based, non-repayable gifts, for up to $1,000. Awarding of this grant depends upon the student’s financial need as indicated by the results of their FAFSA.

UNI Tuition Guarantee Program for Iowans
The Tuition Guarantee Program for Iowans is a four year commitment of full tuition and fees provided through a combination of federal, state and institutional grants and scholarships. To initially qualify a student must have an EFC of 1000 or less, be a resident of Iowa, and a new graduate from an Iowa high school.

UNI Tuition Guarantee Program for Multicultural Community College Iowans
Tuition Guarantee Program for Multicultural Community College Iowans is a two-year commitment of full tuition and fees provided through a combination of federal, state and institutional grants and scholarships. Recipients must be an Iowa resident, recipient of AA degree from an Iowa Community College, and have Pell Grant eligibility.

For a complete listing of grants and eligibility criteria visit www.uni.edu/finaid.

Scholarships Overview
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.

Scholarships for Incoming Students
Some scholarships at the University of Northern Iowa are awarded at the time of admission. Students will be notified of their selection for these awards by the Office of Student Financial Aid. 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 deadline for most scholarships is January 15, with the application being available beginning in September. Be sure to check back every
September to begin the application process early for the upcoming school year.

**Scholarships for Current Students**

The UNI Scholarship Application is an online resource for searching and applying for scholarships at the University of Northern Iowa. Be sure to begin the search and application process early and check carefully for scholarship deadlines. The deadline for most scholarships is January 15, and the application is available between September and April 1.

**Scholarships for Graduate Students**

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

**Reporting Off-Campus Financial Sources**

Federal regulations and university policies require that students inform the Office of Student Financial Aid of any outside scholarships received. These are considered financial resources in the calculation of eligibility for need-based aid. Students should report these resources by email to additional.aid@uni.edu, by calling the Office of Student Financial Aid 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, and/or annual completion and submission of the UNI Scholarship Application. Refer to the letter of offer for specific renewal criteria.

**Student Employment Overview**

The University of Northern Iowa offers many opportunities for students to obtain employment that will not only help pay for everyday expenses, but also provides opportunities for building friendships, 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, and 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 UNI student enrolled at least half-time can be employed as a departmental student employee. This type of employment has no bearing on the financial aid award.

**Work Study**

Work-study is a federal work award that is awarded to students who have high financial need as determined by the FAFSA. Work-study funding is limited, therefore students are encouraged 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.

**Student Loan Overview**

Students must complete a Free Application for Federal Student Aid (FAFSA) to be eligible for federal student loans. First-time student borrowers at UNI will also need to complete Entrance Counseling and a Master Promissory Note at www.studentloans.gov prior to their loan being disbursed. Students will complete only one promissory note that will be used for all of loans at UNI. A student who borrows under the Direct Loan Program at UNI will be able to borrow under this one MPN up to ten years. If a student borrowed a Direct Loan at UNI in the prior academic year, they would only be required to accept the loans each year on their award notification. All loan proceeds are credited directly to the university bill.

**Direct Stafford Loan (Subsidized and Unsubsidized)**

The Direct Subsidized Stafford Loan is based on financial need eligibility as determined on the FAFSA. The Direct Unsubsidized Stafford Loan is available to all degree-seeking students. Repayment for each type of loan begins six months after the student ceases to be enrolled at least half-time. Dependent freshmen may borrow up to $5,500 for an academic year. Dependent sophomores may borrow up to $6,500 for an academic year. Junior or senior students may borrow up to $7,500 for an academic year.

Independent students have an additional $4,000 (freshmen or sophomores) or $5,000 (junior or seniors) in Direct Unsubsidized Loan eligibility. Dependent undergraduate students may borrow up to $31,000 in Direct Loans, with independent undergraduate students eligible to borrow up to $57,500 in Direct Loans.

Graduate students can borrow up to their cost of attendance as determined by UNI or $20,500, whichever is less, per academic year. The total amount any one student may borrow for a combined undergraduate and graduate program may not exceed $138,500.

**Direct Stafford PLUS Loans for Parents**

A parent of a dependent student may be eligible for an amount up to the cost of education less any other Direct Stafford Loan, financial aid, or scholarship money available to the student to use for educational expenses. Interest rates are determined on an annual basis and fixed for the life of loan. Repayment begins within 60 days following the last disbursement of the loan or can be deferred until 6 months following a student being enrolled less than half time. A credit check is required to qualify for the PLUS Loan.

**Direct Stafford PLUS Loans for Graduate Students**

If loan eligibility still exists for a graduate student following the awarding of their financial aid, including Direct Stafford Loans, they may be eligible for the Direct Stafford PLUS Loans for Graduate Students. Interest rates are determined on an annual basis and fixed for the life of loan. Repayment can begin within 60 days following the last disbursement of the loan or can be deferred until six months following a student being enrolled less than half time. A credit check is required to qualify for the PLUS Loan.
Perkins Loan

Perkins Loans awards are based on need and range from $200 to $2,000. Interest does not begin to accrue until nine months after the borrower is no longer at least a half-time student. Repayment is made to the university in monthly installments. Deferments are possible if a borrower returns to college at least half-time.

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. When considering dropping one or more classes, or withdrawing from the university, it is important that students visit with a Financial Aid Counselor to discuss your situation. Dropping to less than half-time enrollment or withdrawing from all classes may affect the repayment status of current or previous student loans.

Dropping Classes

The Office of Student Financial Aid monitors semester hours of enrollment for students who are receiving federal aid. Students who drop courses during the first two weeks of classes (but are still enrolled) will have their grants 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.

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 agreement set out in the Contract for Room and Board. 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:

- federal loans
- federal grants
- state programs
- UNI grants and scholarships
- 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. However, a student’s eligibility for financial aid in future semesters may be affected based on Financial Aid Satisfactory Academic Progress requirements. 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 Student Financial Aid 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.

Repeating Coursework and 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.

Standards of Satisfactory Progress for Financial Aid Eligibility

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 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 for coursework taken at UNI. 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 Student Financial Aid.

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 appear 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 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 Student Financial Aid. 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, etc.

3. Review of grade changes to previously deficient course grades. Students experiencing grade changes that may reinstate their eligibility should contact the Office of Student Financial Aid 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 Student Financial Aid 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 Student Financial Aid.

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 Student Financial Aid to request a review of their financial aid status.

Summer Aid Financial Aid

For financial aid purposes, the summer session is considered the final term of the award year. Federal aid programs have an academic year maximum amount of aid that can be received. For example, dependent freshman with 0-29 semester hours may borrow only $5,500 in Direct Loans.
Fees and Financial Aid

Loans for the entire academic year (12 months - fall, spring and summer). Therefore, summer aid is limited.

To be eligible for financial aid for the summer students must:

• Have a current year FAFSA submitted by June 1.
• Be enrolled at least half-time during the summer - five credits for undergraduate students and four credits for graduate students. Audited courses, correspondence (specified as Guided Independent Study at UNI) courses, and Camp Adventure do not count toward enrollment.
• Be admitted to a program leading to a degree. Non-degree students are ineligible for financial aid.
• Not be on Financial Aid Academic Progress Suspension or Registrar Academic Suspension.
• Not be in default on any educational loan, and not owe any refund on a grant or loan at any institution.

UNI Presidential Scholarships

www.uni.edu/honors/content/presidentialscholarship

Presidential Scholarships are awarded by the University Honors Program to high school seniors with a history of outstanding academic performance. Recipients will be those whose strong academic credentials are matched by personal involvement in leadership and service activities.

Presidential Scholarships are substantial awards that carry recognition for academic excellence as well as financial support.

For complete information, visit www.uni.edu/honors/content/presidential scholarship or contact the University Honors Program, 2401 College Street, Cedar Falls, IA 50614-0355, 319-273-3175.

University of Northern Iowa Foundation

The UNI Foundation is the official channel through which gifts, both large and small, are given for the benefit of the university. The generosity of alumni and friends of the University of Northern Iowa provides scholarships for eligible students. Students should contact the dean of their college or the Office of Student Financial Aid for specific information on scholarships and selection criteria.

For further information contact UNI Foundation, 319-273-6078 or 1-800-782-9522, email uni.foundation@uni.edu, or visit the UNI Foundation website at uni-foundation.org.