

Fees and Financial Aid

This section contains the following information:

- Student Costs and Student Fees (p. 1)
- Office of Financial Aid and Scholarships (p. 1)
 - Requirements and Terms for Receiving Financial Aid (p. 1)
 - Scholarships Overview (p. 2)
 - Student Employment Overview (p. 3)
 - Student Loan Overview (p. 3)
 - Dropping Classes or Withdrawal from the University (p. 3)
 - Standards of Satisfactory Progress for Financial Eligibility (p. 4)
- UNI Presidential Scholarships (p. 5)
- University of Northern Iowa Foundation (p. 5)

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 <https://tuition.uni.edu/>.

Students are required to provide their own books. Students may buy their texts from any source. 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 <https://tuition.uni.edu/>.

Specific information on residence hall fees may be obtained from Department of Residence, Redeker Center or <https://uhd.uni.edu/>.

Fee Payment and Billing

All tuition, mandatory fees, contracted campus room and meal plans, and other university related expenses 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 evening of the 1st business day of every month and due on the 20th. 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 <https://myuniverse.uni.edu>. 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 a Deferred Payment Plan Option for tuition, mandatory fees, and contracted room and meal plan charges. The UNI Self-Service Payment Plan allows students to enroll in a five-month payment plan. This plan allows students to make payments in installments over the course of the semester. 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 <https://myuniverse.uni.edu/>

and follow the link to Student Center to complete the online payment plan agreement. There is a one-time \$20 deferred billing fee, per semester, that will be assessed to the student's second U-Bill of the semester.

Office of Financial Aid & Scholarships

The University of Northern Iowa Office of Financial Aid & Scholarships 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 Financial Aid & Scholarships

105 Gilchrist
Cedar Falls, IA 50614-0024
Telephone: 319-273-2700
Fax: 319-273-6950
Website: finaid.uni.edu

Office hours: 8:00 a.m. - 4:30 p.m.

Financial Aid Information On the Web

The Financial Aid Offer Notification, general information, and requested documents needed by the Office of Financial Aid & Scholarships 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 admissions.uni.edu/financial-aid 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), Work-Study, 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

Fees and Financial Aid

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 and self-paced 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 the UNI Office of Financial Aid & Scholarships.
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 Financial Aid & Scholarships.

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 Financial Aid & Scholarships 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 Student Aid Index (SAI). 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 \$1,200. Awarding of this grant depends upon the student's financial need as indicated by the results of their FAFSA.

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 Financial Aid & 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 deadline for most scholarships is January 15, with the application being available beginning in July. Be sure to check back every July 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 July and April 1 every year.

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 Financial Aid & Scholarships 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 Financial Aid & 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, 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

Thousands of students worked on-campus last year in a variety of roles and departments across campus. The vast majority of all campus jobs are departmental (non-work study). This type of employment allows departments to hire UNI students and pay their wages with departmental funds. Any UNI student enrolled can be employed as a departmental student employee. This type of employment has no bearing on the financial aid award. For more information visit <https://careerservices.uni.edu/campus-jobs>.

Work-Study

Work-study is a federal 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.studentaid.gov prior to their loan being disbursed. Students will complete only one promissory note that will be used for all of their 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 Loan (Subsidized and Unsubsidized)

The Direct Subsidized Loan is based on financial need eligibility as determined on the FAFSA. The Direct Unsubsidized 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. Dependent 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. Independent undergraduate students are 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 PLUS Loans for Parents

A parent of a dependent student may be eligible for an amount up to the cost of attendance less any other Direct 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 PLUS Loans for Graduate Students

If loan eligibility still exists for a graduate student following the awarding of their financial aid, including Direct Loans, they may be eligible for the Direct 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.

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 Financial Aid & Scholarships monitors semester hours of enrollment for students who are receiving financial 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

Fees and Financial Aid

in accordance with the agreement set out in the Contract for Room and Board. Contact the Housing and Dining Department 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 Financial Aid & 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.

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 SAP is reviewed on an annual basis following the conclusion of the spring semester. Students must meet all three requirements at the time of review, or they will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension may appeal to have their aid reinstated for the upcoming semesters at UNI.

SAP Requirements

To maintain eligibility for financial aid, students must meet three standards:

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. Only grades of A, B, C, D, X, Cr, or P are counted as completed. 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 and completed 87 credits (76% completion rate), thus meeting this standard of academic progress.* The credit hours from a repeated course are counted as attempted hours every time the course is repeated.
3. **Maximum Time to Complete a Degree:** Students must complete a degree within 150% of the credit hours required per the academic catalog. Transfer credit hours are included in this calculation. *Example: If a degree requires 120 credits, 150% of 120 is 180 credits (180 credits would be the maximum).*

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.

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 & Scholarships. Students have the following options for reinstatement:

1. **Initiate the financial aid appeal process.** Financial Aid Suspension appeals must demonstrate extenuating circumstances that impeded a student's ability to make progress academically. All appeals must be accompanied by third party documentation of the circumstances encountered, as well as a signed academic plan of study. The Financial Aid SAP policy is separate from the Office of the Registrar Academic Standing Policy. Students on Academic Probation or Suspension should contact the Office of the Registrar with questions. Students on Academic Suspension may need to appeal their SAP standing upon re-admission to UNI.
2. **Meet all Financial Aid SAP requirements.** Undergraduate and 2nd BA students must improve their cumulative GPA to the 2.0 minimum. Graduate students must improve their cumulative

GPA to the 3.0 minimum. All students must also meet the 67% course completion standard. You will not be reinstated under this condition until following the completion of an entire semester of coursework, or by individual request. MBA students must complete module 1.

3. **Review of grade changes.** Students experiencing grade changes that may reinstate their eligibility should contact the Office of Financial Aid & Scholarships to have their academic progress reviewed. Review of grade changes may occur prior to the end of the semester/academic year in which a student is appealing for aid.

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 and instructions may be obtained from the Office of Financial Aid & Scholarships or online at <https://admissions.uni.edu/financial-aid/eligibility/satisfactory-academic-progress>. **It is recommended that students submit their appeals as soon as possible to avoid processing delays. Appeals must be submitted by Oct 1 for the fall semester and March 1 for the spring semester. Late appeals may not be accepted.** Reinstatement of the financial aid is contingent upon the availability of the funds at the time the appeal is approved. Appeals are evaluated on an individual basis. While there is no limit on the number of times a student can appeal their SAP standing, students should be aware that multiple appeals may be difficult to approve. In these cases, significant documentation of extenuating circumstances should be submitted for evaluation.

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 SAP Policy and any other conditions listed on the appeal approval notice. Students on Financial Aid Probation status are reviewed at the end of each semester. Students not making progress toward the terms of their appeal notice will have their aid suspended and must re-appeal to have their aid reinstated.

Financial Aid Academic Plan: If it is not possible for a student with an approved appeal to achieve minimum SAP standards within one semester, the student will be placed on an Academic Plan. While on the Financial Aid Academic Plan, students must meet all SAP 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 Financial Aid Suspension status, indicating the student is ineligible for aid. The student must then appeal to have their aid reinstated.

Denied Financial Aid Appeals

Students with denied Financial Aid Suspension appeals may continue attending UNI by funding their own education or by exploring alternative private education loan options. You must check with private lenders to determine if they offer loans to students not meeting SAP requirements. If students meet all of the SAP standards in the future, they must contact the Office of Financial Aid & Scholarships to request a review of their financial aid status.

For additional information regarding the SAP Appeal process, recommendations, helpful hints, and frequently asked questions, please review our website at finaid.uni.edu.

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 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 - six credits for undergraduate students and five credits for graduate students. Audited courses and self-paced courses 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

<https://hsp.uni.edu/presidential-scholars>

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 <https://hsp.uni.edu/presidential-scholars> or contact the University Honors & Scholars Program, 3025 Bartlett Hall, Cedar Falls, IA 50614-0355, 319-273-3175.

University of Northern Iowa Foundation

The University of Northern Iowa Foundation (UNIF) is a non-profit organization established in 1959. The mission of the UNI Foundation is to grow and sustain private resources and build relationships to support the University of Northern Iowa, its students, faculty, staff and programs.

The UNI Foundation is designated as the central fundraising agency for the university. The UNI Foundation aligns its fundraising goals with the goals of the University's strategic plan. All fundraising campaigns are developed in consultation with UNI's president, provost, deans and directors with the concurrence of the Foundation's senior management team and UNIF Board of Trustees.

Fees and Financial Aid

Private gifts from alumni and friends provide support for scholarships, capital projects and for academic and student service programs, and all gifts are used for the purposes which the donor intended.

To learn how you can invest in a better future for UNI and our students contact:

UNI Foundation
University of Northern Iowa
Cedar Falls, IA 50614-0282
319-273-6078