

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 <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 1st 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 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 be in default on a federal student loan nor owe money on a federal student grant.

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Summer 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:

1. Have a current year FAFSA submitted by June 1.
2. 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.
3. Be admitted to a program leading to a degree. Non-degree students are ineligible for financial aid.
4. Not be on Financial Aid Academic Progress Suspension or Registrar Academic Suspension.
5. Not be in default on any educational loan, and not owe any refund on a grant or loan at any institution.

Grants

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. In the event that available state funds are insufficient to pay the full amount of each approved grant, the Bureau of Iowa College Aid 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.

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.

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.

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.

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

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 work on-campus 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 Loans

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 \$20,500, in the Direct Unsubsidized Loan, per academic year with an aggregate cap of \$100,000. The cap does not include amounts borrowed for undergraduate education.

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.

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. Housing & dining refunds are made

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in accordance with the agreement set out in the Contract for Housing and Dining. 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.

Classification of Residents and Nonresidents for Admission, Tuition, and Fee Purposes

<https://registrar.uni.edu/students/current-students/residency-determination>

General

A. A person enrolling at one of the three state universities shall be classified as a resident or nonresident for admission, tuition, and fee purposes by the Registrar or someone designated by the Registrar. The decision shall be based upon information furnished by the student and other relevant information.

B. In determining resident or nonresident classification, the issue is essentially one of why the person is in the state of Iowa. If the person is in the state primarily for educational purposes, that person will be considered a nonresident. For example, it may be possible that an individual could qualify as a resident of Iowa for such purposes as voting, or holding an Iowa driver's license, and not meet the residency requirements as established by the Board of Regents, State of Iowa, for admission, tuition, and fee purposes.

C. The Registrar, or designated person, is authorized to require such written documents, affidavits, verifications, or other evidence deemed necessary to determine why a student is in Iowa. The burden of establishing that a student is in Iowa for other than educational purposes is upon the student.

A student may be required to file any or all of the following:

- A statement from the student describing employment and expected sources of support;
- A statement from the student's employer;
- A statement from the student's parents verifying nonsupport and the fact that the student was not listed as a dependent on tax returns for the past year and will not be so listed in future years;
- A statement from the student's spouse related to sources of family support, length of residence in Iowa, and reasons for being in the state of Iowa.
- Supporting statements from persons who might be familiar with the family situation;
- Iowa state income tax return.

D. Change of classification from non-resident to resident will not be made retroactive beyond the term in which application for resident classification is made.

E. A student who gives incorrect or misleading information to evade payment of nonresident fees shall be subject to disciplinary action and must also pay the nonresident fees for each term previously attended.

F. Review Committee. These regulations shall be administered by the Registrar or someone designated by the Registrar. The decision of the Registrar or designated person may be appealed to a University Review Committee. The finding of the Review Committee may be appealed to the Board of Regents, State of Iowa.

Guidelines

The following guidelines are used in determining the resident classification of a student for admission, tuition, and fee purposes.

1. A financially dependent student whose parents move from Iowa after the student is enrolled remains a resident provided the student maintains continuous enrollment. A financially dependent student whose parents move from Iowa during the senior year of high school

will be considered a resident provided the student has not established domicile in another state.

2. In deciding why a person is in the state of Iowa, the person's domicile will be considered. A person who comes to Iowa from another state and enrolls in any institution of post-secondary education for a full program or substantially a full program shall be presumed to have come to Iowa primarily for educational reasons rather than to establish a domicile in Iowa.

3. A student who was a former resident of Iowa may continue to be considered a resident provided absence from the state was for a period of less than twelve months and provided domicile is reestablished. If the absence from the state is for a period exceeding twelve months, a student *may* be considered a resident if evidence can be presented showing that the student has long-term ties to Iowa and reestablishes an Iowa domicile.

A person or the dependent of a person whose domicile is permanently established in Iowa, who has been classified as a resident for admission, tuition, and fee purposes, may continue to be classified as a resident so long as such domicile is maintained, even though circumstances may require extended absence of the person from the state. It is required that a person who claims Iowa domicile while living in another state or country will provide proof of the continual Iowa domicile such as evidence that the person:

- Has not acquired a domicile in another state,
- Has maintained a continuous voting record in Iowa, and
- Has filed regular Iowa resident income tax returns during absence from the state.

4. A student who moves to Iowa may be eligible for resident classification at the next registration following twelve consecutive months in the state provided the student is not enrolled as more than a half-time student (six credits for an undergraduate or professional student, five credits for a graduate student) in any academic year term, is not enrolled for more than four credits in a summer term for any classification, and provides sufficient evidence of the establishment of an Iowa domicile.

5. A student who has been a continuous student and whose parents move to Iowa may become a resident at the beginning of the next term provided the student is dependent upon the parents for a majority of financial assistance.

6. Additional guidelines are used in determining the resident classification of a veteran, qualified military person, and dependent children and spouses of a veteran or qualified military person for purposes of admission and undergraduate tuition and mandatory fees:

- A person who is stationed on active duty at the Rock Island Arsenal as a result of military orders, or the dependent child or spouse of such a person, is entitled to resident status for purposes of undergraduate tuition and mandatory fees. However, if the arrival of the person under orders is subsequent to the beginning of the term in which the dependent child or spouse is first enrolled, nonresident fees will be charged in all cases for the dependent child or spouse until the beginning of the next term in which the dependent child or spouse is enrolled. If the qualified military person is transferred, deployed or restationed while the person's spouse or dependent child is enrolled in an institution of higher education under the control of the Board of Regents, the spouse or dependent child shall continue to be classified as a resident under

this subparagraph until the close of the fiscal year in which the spouse or dependent child is enrolled.

- A veteran who is domiciled or moves to the state of Iowa and who is eligible for benefits, or has exhausted benefits under the federal Post-9/11 Veterans Educational Assistance Act of 2008, is entitled to resident status for purposes of undergraduate tuition and mandatory fees. The dependent child or spouse of a veteran who meets these requirements is entitled to resident status for undergraduate tuition. However, if the arrival of the veteran in Iowa is subsequent to the beginning of the term in which the dependent child or spouse is first enrolled, nonresident fees will be charged in all cases for the dependent child or spouse until the beginning of the next term in which the dependent child or spouse is enrolled.
- A person who is moved into the state as the result of military or civil orders from the government for other than educational purposes, or the dependent child or spouse of such a person, is entitled to resident status. However, if the arrival of the person under orders is subsequent to the beginning of the term in which the dependent child or spouse is first enrolled, nonresident fees will be charged in all cases until the beginning of the next term in which the dependent child or spouse is enrolled. Legislation, effective July 1, 1977, requires that military personnel who claim residency in Iowa (home of record) will be required to file Iowa resident income tax returns.
- A military veteran or a "covered individual" (such as a spouse or dependent), although living in another state, may be eligible for the in-state rate as provided in Section 702 of the Veterans Access, Choice and Accountability Act of 2014. Appropriate documentation may be required, such as the Certificate of Eligibility from the Veterans Administration, or the DD214.

7. A person who has been certified as a refugee or granted asylum by the appropriate agency of the United States who enrolls as a student at a university governed by the Board of Regents, State of Iowa, may be accorded immediate resident status for admission, tuition, and fee purposes where the person:

- Comes directly to the state of Iowa from a refugee facility or port of debarkation, or
- Comes to the state of Iowa within a reasonable time and has not established domicile in another state.

Any refugee or individual granted asylum not meeting these standards will be presumed to be a nonresident for admission, tuition, and fee purposes and thus subject to the usual method of proof of establishment of Iowa residency.

8. An alien who has immigrant status establishes Iowa residency in the same manner as a United States citizen.

9. At the Regent institutions, American Indians who have origins in any of the original people of North America and who maintain a cultural identification through tribal affiliation or community recognition with one or more of the tribes or nations connected historically with the present state of Iowa, including the Iowa, Kickapoo, Menominee, Miami, Missouri, Ojibwa (Chippewa), Omaha, Otoe, Ottawa (Odawa), Potawatomi, Sac and Fox (Sauk, Meskwaki), Sioux, and Winnebago (Ho Chunk), will be assessed Iowa resident tuition and fees.

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- 1. The following circumstances, although not necessarily conclusive, have probative value in support of a claim for resident classification.**
 - a. Reside in Iowa for twelve consecutive months, and be primarily engaged in activities other than those of a full-time student, immediately prior to the beginning of the term for which resident classification is sought.
 - b. Reliance upon Iowa resources for financial support.
 - c. Domicile in Iowa of persons legally responsible for the student.
 - d. Former domicile in the state and maintenance of significant connections therein while absent.
 - e. Acceptance of an offer of permanent employment in Iowa.
 - f. Other facts indicating the student's domicile will be considered by the universities in classifying the student.
- 2. The following circumstances, standing alone, do not constitute sufficient evidence of domicile to effect classification of a student as a resident under these regulations:**
 - a. Voting or registration for voting.
 - b. Employment in any position normally filled by a student.
 - c. The lease of living quarters.
 - d. Admission to a licensed practicing profession in Iowa.
 - e. Automobile registration.
 - f. Public records, for example, birth and marriage records, Iowa driver's license.
 - g. Continuous presence in Iowa during periods when not enrolled in school.
 - h. Ownership of property in Iowa, or the payment of Iowa taxes.

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 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.

Graduate Assistantships & Aid Financial Aid

Qualified degree-seeking students may secure Federal Direct Unsubsidized Loans. Loans are available to students enrolled at least half-time (5 semester hours in the fall or spring semesters or 4 semester hours in the summer).

Graduate assistantships may be available by applying to academic departments or applying for open GA positions in non-academic departments.

Graduate students who wish further information about financial assistance may contact the Office of Financial Aid and Scholarships, University of Northern Iowa, Cedar Falls, IA 50614-0024.

Graduate Assistantships

A limited number of graduate assistantships are available to qualified students who are working toward a graduate degree at the University of Northern Iowa. The associated work assignment is of an academic nature and is designed to contribute to the student's graduate education.

A full assistantship for a semester carries a stipend paid in equal installments over a 5-month period. Half-assistantships may also be

awarded. The associated work assignment for a full assistantship is for 20 hours per week assisting designated supervisors in certain appropriate academic functions, including teaching and research, or working in a non-academic unit. Graduate students receiving an assistantship cannot be otherwise employed on campus, except as an hourly student employee. The combination of a graduate assistantship appointment and an hourly student employment assignment is limited to 20 hours per week.

Graduate students receiving an assistantship may also apply for other forms of university-based financial aid, tuition awards, fellowships or scholarships which do not require services performed by the student, i.e., where such could be considered wages.

To be eligible for an assistantship all of the following conditions need to be met:

- Students must have a bachelor's degree from an accredited institution prior to the start of the assistantship appointment (except for dual-combined career programs. Departments who wish to allow a student in a dual career program must notify Graduate Studies and obtain approval prior to the start of the assistantship).
- A student whose bachelor's degree will be completed prior to the start of the UNI graduate program but will not have an official transcript on file may be eligible for an assistantship at the discretion of Graduate Studies.
- The student must have been admitted to graduate study at the University of Northern Iowa on a degree-track basis, either as regular admission or as admitted with provisions for non-GPA reasons.
- A newly admitted graduate student must have at least a 2.75 overall GPA out of 4.0 scale or at least a 3.0 in the last 60 credits of undergraduate work or a 30. Or above in prior graduate coursework on 6 credit hours or above.
- For students enrolled in dual-combined programs, the qualifying graduate hours might be lowered at the discretion of Graduate Studies. The student must maintain a minimum UNI cumulative GPA of 3.00 in order to be eligible for continued or further appointment.
- The student must be enrolled full-time and carry a minimum of 9 qualifying graduate-level credit hours for each semester during the award. It is expected that all courses applying to the degree meet the minimum hour requirements for program completion established by Graduate Studies. Workshops, off-campus courses, audit courses, courses taken as credit/no-credit, (except for courses required by accrediting bodies) CIEP, self-paced courses, and repeated courses cannot be used as part of the minimum load. Courses taken for the completion of certificates must be complementary to the degree program.

Once students have begun studies at the University of Northern Iowa, all graduate courses will be used as a basis of computation for GPA eligibility.

The assistantship application form may be obtained on the Graduate Studies website. Students should submit their application by February to the hiring unit.

Recommendations for awarding assistantships are made by the department or hiring unit who submits electronic forms to Graduate

Fees and Financial Aid

Studies. All graduate assistantships must be offered through Graduate Studies.

Graduate Tuition Scholarships

A limited number of Graduate Studies tuition scholarships are awarded through Graduate Studies upon recommendation of the academic department. Full or half tuition scholarships are available. To be eligible for a Tuition Scholarship all of the following criteria must be met:

- Students must have a bachelor's degree from an accredited institution prior to the start of the scholarship appointment. Departments who wish to allow a student in a dual-combined career program must notify Graduate Studies and obtain approval prior to the start of the scholarship.
- A student whose bachelor's degree will be completed prior to the start of the UNI graduate program but will not have an official transcript on file may be eligible for a scholarship at the discretion of Graduate Studies.
- The student must have been admitted to graduate study at the University of Northern Iowa on a degree-track basis, either as regular admission or as admitted with provisions for non-GPA reasons.
- The student must be enrolled full-time and carry a minimum of 9 qualifying graduate-level credit hours for each semester during the award. It is expected that all courses applying to the degree meet the minimum hour requirements for program completion established by Graduate Studies. Non-UNI workshops, off-campus courses, courses taken as credit/no-credit, audit courses, CIEP, and courses through Online & Distance Education cannot be used as part of the minimum load (unless courses required by accrediting bodies and/or permission from the Graduate Dean). Courses taken for the completion of certificates must be complementary to the degree program.
- A newly admitted graduate student must have at least a 2.75 overall GPA out of 4.0 scale or at least a 3.0 in the last 60 credits.

Once students have begun studies at the University of Northern Iowa, all graduate courses will be used as a basis of computation for GPA eligibility. Graduate students receiving a tuition scholarship must be enrolled full-time (9+ graduate hours).

The Graduate Studies Tuition Scholarship application form may be obtained on the Graduate Studies website. Students should submit their application by February to their academic department.

Some university units may offer scholarships for graduate study. Students should obtain information about these awards from the units in which they intend to do graduate work.