



UNIVERSITY OF THE INCARNATE WORD

FINANCIAL AID OPTIONS FOR STUDENTS PURSUING ADDITIONAL UNDERGRADUATE DEGREE

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APPLY FOR AID

Students admitted to UIW as degree-seeking may complete the Free Application for Federal Student Aid (FAFSA) at studentaid.gov, as early as Oct. 1, to be considered for federal aid. UIW School Code 003578. Students pursuing an additional undergraduate degree are not eligible for gift aid from any federal, state, or institutional sources.

FINANCING OPTIONS

Federal Loans: Students enrolled at least half-time (6 hours) may be eligible for federal loans. Eligibility for the Subsidized and Unsubsidized Loans is determined by the FAFSA and limited to prior borrowing.

There are limits on the amount that you may be eligible to receive each academic year (annual federal loan limit: \$12,500) and the total amounts that you may borrow for all undergraduate study (aggregate federal loan limits: \$31,000 for dependent students and \$57,500 for independent students). Federal loans that were borrowed for previous undergraduate coursework count towards the undergraduate aggregate limit.

Alternative Loans: Alternative loans are private loans made through private lending institutions (banks, credit unions, etc.) These loans are not part of the federal loan programs and are credit-based and may require a cosigner. To view an online list of lenders UIW students have worked with in the past, check out the [Private Loan Lender List](#) (choose the applicable program for your student type).

Additional Options for Nursing Students: Students accepted into the UIW Ila Faye Miller School of Nursing and Health Professions may apply for the Federal Nursing and Ralston Loans. The amounts range from \$2,500 - \$4,000 and are need-based. Contact the UIW Office of Financial Assistance at finaid@uiwtx.edu to see if you are eligible.

Another option would be an income share agreement (ISA) through Stride Funding. Stride Funding provides ISA funding options to students who are achieving a 3.0+ GPA and are in the final two years of their degree program. While Stride may be willing to serve students across UIW, this is targeted to ABSN candidates at the current time.

EXTERNAL SCHOLARSHIPS

Second-degree students can apply for scholarships offered through private donors (e.g., local clubs/organizations, employers, endowed scholarships, etc.) Visit www.uiw.edu/finaid/scholarships.html for a list of resources.

Outside scholarships can be mailed to:
University of the Incarnate Word, Office of Financial Assistance
4301 Broadway, CPO 308, San Antonio, TX 78209

PAYMENT PLAN

The UIW Business Office offers a payment plan option which allows students to divide their payment into installments. It is the responsibility of the student to enroll in a payment plan each semester. For more information, visit <https://my.uiw.edu/business-office/view-pay-your-bill.html>.

APPLY FOR AN ON-CAMPUS JOB

Students awarded the option for Federal Work-Study, determined by the FAFSA, can apply for a work-study position. Students not eligible for work study may be hired by a department through student employment using university funds. Earnings will be paid directly to the student bi-weekly unless an automatic payment towards tuition and fees is requested. Job postings are available at jobs.uiwtx.edu.