



**University of the Incarnate Word**  
**Office of Financial Assistance**  
**2023-24 Rosenberg School of Optometry –Year 1**

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**TUITION AND COST OF ATTENDANCE**

**Cost of Attendance:** The cost of attendance (COA) is an estimate of what it may cost a student to attend UIW for one academic year. The COA, often referred to as a "student's budget," includes direct and indirect costs.

**Direct Costs:** Expenses paid directly to UIW such as tuition and fees.

**Indirect Costs:** Expenses you may incur while you attend UIW but not paid directly to UIW. These may include off-campus housing/meals, transportation, and personal/miscellaneous expenses.

**School of Optometry – Year 1 Cost of Attendance**

	Fall 2023 – 16 weeks	Spring 2024 – 17 weeks	Total Cost of Attendance
<b>Tuition</b>	\$ 20,250	\$ 20,250	\$ 40,500
<b>Fees</b>	\$ 815	\$ 570	\$ 1,385
<b>Books</b>	\$ 3,268	\$ 200	\$ 3,468
<b>Housing (Off-Campus)</b>	\$ 5,488	\$ 5,831	\$ 11,319
<b>Food</b>	\$ 2,608	\$ 2,771	\$ 5,379
<b>Transportation</b>	\$ 1,904	\$ 2,023	\$ 3,927
<b>Personal/Misc. Expenses</b>	\$ 3,264	\$ 3,468	\$ 6,732
<b>Laptop</b>	\$ 945	\$ 945	\$ 1,890
<b>TOTAL</b>	<b>\$ 38,542</b>	<b>\$ 36,058</b>	<b>\$ 74,600</b>
<b>Health Insurance (may opt-out if insured)</b>	<b>\$ 2,608</b>	<b>\$ 2,616</b>	<b>\$ 5,224</b>

**LOANS AND DISBURSEMENTS**

**Loans Offered:** Students are awarded the Unsubsidized Loan for \$40,500 for the year and Graduate PLUS Loan for \$34,100 for the year. If you decide to borrow loans, it is recommended to start with the Unsubsidized Loan first, as the interest rate\* is lower than the Graduate PLUS Loan. If you need additional funding beyond the Unsubsidized Loan, you may apply for the Graduate PLUS Loan online at [studentaid.gov](http://studentaid.gov). Please note that the Graduate PLUS loan is a credit-based loan and is subject to approval.

\*Unsubsidized Loan interest rate 5.49% and Graduate PLUS Loan interest rate 8.05%, as of July 1, 2023

**Loan Origination Fees:** A loan fee is a charge by the loan servicer and is deducted from the money that is disbursed; meaning the loan amount applied towards your charges will be less than the amount you actually borrow. You are responsible for repaying the entire amount you borrowed, not just the amount you received.

**Loan Disbursement Dates:** Loans will be disbursed to the Business Office towards tuition and fees by the following dates: Fall Semester 08/11/23 and Spring Semester 01/02/24. Any excess aid would be processed by the Business Office as a refund accordingly.

Loans	Fall 2023		Spring 2024		Total Borrowed
	Borrowed Amount	Amount Applied After Loan Origination Fee	Borrowed Amount	Amount Applied After Loan Origination Fee	
<b>Unsubsidized</b>	\$ 20,250	\$ 20,035	\$ 20,250	\$ 20,035	\$ 40,500
<b>Graduate PLUS</b>	\$ 17,050	\$ 16,329	\$ 17,050	\$ 16,329	\$ 34,100
<b>TOTAL AMOUNT</b>	<b>\$ 37,300</b>	<b>\$ 36,364</b>	<b>\$ 37,300</b>	<b>\$ 36,364</b>	<b>\$ 74,600</b>

## BILLING AND LOANS

EXAMPLE:	Fall 2023	Spring 2024
Tuition	\$ 20,250	\$ 20,250
Fees	\$ 815	\$ 570
Technology Fee (Laptop)	\$ 945	\$ 945
TOTAL Tuition/Fees/Technology	\$ 22,010	\$ 21,765
Unsubsidized Loan	(\$ 20,035)	(\$ 20,035)
Graduate PLUS Loan	(\$ 16,329)	(\$ 16,329)
Total Amount of Refund if Maximum Loan Amounts Borrowed	\$ 14,354 refund	\$ 14,599 refund

- **Health Insurance\*:** You will incur a charge for health insurance on your bill during the Fall (\$2,608) and Spring (\$2,616) semester. You have the option to waive the charge if you have comparable health insurance. The waiver can be found online at <https://my.uiw.edu/business-office/waivers.html>.
- **Refunds:** Refunds are issued when financial aid exceeds the charges on your account. You may have refunds issued directly to your personal checking or savings account by setting up direct deposit via **Cardinal Apps**. If you do not enroll in direct deposit, you will receive a printed refund checked mailed to the permanent address on file. Information regarding refunds can be found online at: <https://my.uiw.edu/business-office/e-refunds.html>.
- **Loan Change Requests:** If you are needing to make a change to your loan amount, you may submit a Loan Change Request Form online at <https://www.uiw.edu/finaid/loanchange.html>.

## BUDGETING

Consider your income, financial aid (including loans), savings, and family support can all be sources of income, for each semester and your monthly expenses. Determine which expenses are necessities and/or what expenses can be reduced. For planning purposes, it is recommended that if you are dependent on financial aid refunds to assist with indirect costs (off-campus housing, food, transportation, etc.) that you budget your refund to cover an extra month beyond the semester timeframe. This will allow you to be prepared in the event of an emergency or if there is a delay in your anticipated refund.

## REMINDERS

### Complete Any Outstanding Financial Aid Requirements

Our office will notify you of outstanding requirements via Cardinal e-mail and BannerWeb. Required forms are available in Banner Web or can be downloaded at [www.uiw.edu/finaid](http://www.uiw.edu/finaid) under “**Current Forms**”.

Securely submit documents to the Office of Financial Assistance using the file uploader online at [www.uiw.edu/finaid](http://www.uiw.edu/finaid). Access BannerWeb through **Cardinal Apps**, or by following the instructions provided at [www.uiw.edu/finaid/ofa.html](http://www.uiw.edu/finaid/ofa.html).

### Accept/Decline Federal Unsubsidized and Graduate PLUS Loans

To accept/decline your loans online:

- Select the Financial Aid tab in BannerWeb
- Select View Your Award by Aid Year and select the aid year
- Select Accept Award Offer then indicate and submit your decision
- If you are accepting loans for the first time, you will need complete Loan Entrance Counseling, a Master Promissory Note (MPN) at [studentaid.gov](http://studentaid.gov).
- If you plan to apply for the Graduate PLUS Loan, you will need to complete the Graduate PLUS Loan request online at [studentaid.gov](http://studentaid.gov).

### Renew Your FAFSA

The FAFSA for next school year will open in December at <https://studentaid.gov/h/apply-for-aid/afsa>.