



University of the Incarnate Word
Office of Financial Assistance
2023-24 School of Physical Therapy –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 Physical Therapy – Year 1 Cost of Attendance

	Fall 2023 – 16 weeks	Spring 2024 – 17 weeks	Total Cost of Attendance
Tuition	\$ 14,945	\$ 14,945	\$ 29,890
Fees	\$ 697	\$ 698	\$ 1,395
Books	\$ 5,000	\$ 0	\$ 5,000
Housing (Off-Campus)	\$ 5,488	\$ 5,831	\$ 11,319
Food	\$ 2,608	\$ 2,771	\$ 5,379
Transportation	\$ 1,904	\$ 2,023	\$ 3,927
Personal/Misc. Expenses	\$ 3,264	\$ 3,468	\$ 6,732
TOTAL	\$ 33,906	\$ 29,736	\$ 63,642
Health Insurance	\$ 2,608	\$ 2,616	\$ 5,224

LOANS AND DISBURSEMENTS

Loans Offered: Students are typically awarded the Unsubsidized Loan for \$20,500 for the year and Graduate PLUS Loan for \$43,142 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. Please note that the Graduate PLUS loan is a credit-based loan and is subject to approval.

*Unsubsidized Loan interest rate 6.54% and Graduate PLUS Loan interest rate 7.54%, subject to change July 2024.

Loan Origination Fees: A loan fee is charged by the loan servicer and comes out of 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 08/11/2023 and Spring Semester 01/03/2024. 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	
Unsubsidized	\$ 10,250	\$ 10,141	\$ 10,250	\$ 10,141	\$ 20,500
Graduate PLUS	\$ 23,656	\$ 22,655	\$ 19,486	\$ 18,662	\$ 43,142
TOTAL AMOUNT	\$ 33,906	\$ 32,796	\$ 29,736	\$ 28,803	\$ 63,642

BILLING AND LOANS

EXAMPLE:	Fall 2023	Spring 2024
Tuition	\$ 14,945	\$ 14,945
Fees	\$ 697	\$ 698
TOTAL Tuition/Fees	\$ 15,642	\$ 15,643
Unsubsidized Loan	(\$ 10,141)	(\$ 10,141)
Graduate PLUS Loan	(\$ 22,655)	(\$ 18,662)
Total Amount of Refund if Maximum Loan Amounts Borrowed	\$ 17,154 refund	\$ 13,131 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 to 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 under “**Current Forms**”.

Securely submit documents to the Office of Financial Assistance using the file uploader online at www.uiw.edu/finaid. Access BannerWeb through **Cardinal Apps**, or by following the instructions provided at 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.
- If you plan to apply for the Graduate PLUS Loan, you will need to complete the Graduate PLUS Loan request online at studentaid.gov.

Renew Your FAFSA

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