



University Of the Incarnate Word 2024-2025 Financial Assistance Options

4301 Broadway, Box 308
San Antonio, TX 78209
Phone: (210) 826-0008
Fax: (210) 283-5053
finaid@uiwtx.edu
www.uiw.edu/finaid

Direct vs. Indirect Costs

Direct costs, such as tuition, fees, and room and board (if living on campus) are billed to your student account by semester. Main campus, undergraduate tuition is "banded," meaning the tuition charge is the same for 12+ hours of coursework.

Indirect costs such as transportation and personal expense are not billed by UIW, but your aid can help cover those costs if necessary.

Estimated Annual Direct Costs: On Campus \$51,386 Off Campus \$37,090

Grants & Scholarships

Grants and scholarships are considered free money, or "gift aid" and do not have to be paid back. These funds will be applied towards direct costs first and require full-time (12+ hours) enrollment in main campus undergraduate coursework.

Online resources include scholarship opportunities, work-study information, loan assistance and forms.

Federal Work -Study

Students eligible for Federal Work (hours)

www.uiw.edu/finaid

Student Loans

Loans are offered to fill the gap between direct costs and gift aid. Subsidized and/or Unsubsidized Federal Loans are offered in the student's name. These loans are not credit-based, and the amounts are based on grade level. It is recommended that you maximize your federal loans before looking into private loans.

finaid@uiwtx.edu

To accept/decline your loans online:

UIW Financial Assistance

- x Select the Financial Aid tab in **BannerWeb**
- x Select View Your Award by Aid Year and select the aid year (e.g., Fall 2024/Spring 2025/Summer 2025)
- x Select Accept Award Offer
- x Indicate if you plan to accept or decline your loan offer(s) and submit your decisions

Support Center | 3501 Broadway | San Antonio, TX 78209 | (210) 826-0008 | www.uiw.edu

UIW Financial Aid
