



SCHOOL OF OSTEOPATHIC MEDICINE – PHASE 1 WELCOME TO UIW!

AID OPTIONS

We recommend utilizing your full Federal Unsubsidized Direct loan (\$40,500), due to the low fixed interest rate. The remaining budget can be filled by a loan of your choice, but the total cannot exceed \$44,171, including any other aid you receive, such as scholarships.

LOAN ACCEPTANCE

Go to studentloans.gov to complete Loan Entrance Counseling, and the Loan Agreement (Master Promissory Note/MPN) for the Unsubsidized Direct Loan. You may also request a Graduate PLUS Loan at the same website. Loan comparisons are provided on the next page. To cancel or reduce your loans, contact finaid@uiwtx.edu.

ENROLLMENT SPECIALIST

Celia Velez, 210-283-6366
cavelez1@uiwtx.edu

COSTS AND FINANCIAL AID – PHASE 1

Phase 1 students for 2017-2018 have an annual tuition of \$52,600.00 and a student fee of \$2,000.00 for a total direct cost of \$54,600.00. The financial aid cost of attendance (or “budget”) for Phase 1 students in 2017-2018 is \$84,671.00. This budget is intended to cover tuition & fees, and assist with room, board, transportation, and personal expenses. After deducting the direct costs of \$54,600.00, students can expect a living expense total of roughly \$30,071.00 for the year, minus associated loan origination or disbursement fees.

For our DO students, aid is required to be disbursed in no more than two disbursements over the course of one phase. It’s important to budget living expenses accordingly, as these dates are not adjustable. The budget and disbursement dates for Phase 2 will be different than Phase 1.

If you purchase a laptop/computer or have childcare expenses, you may submit a Cost of Attendance Adjustment Form to have your budget increased (<http://www.uiw.edu/finaid/documents/coal8.pdf>).

DISBURSEMENT DATES – PHASE 1

Disb. Date	Maximum Aid	Charges	Anticipated Refund (before loan fees)
July 14, 2017	\$47,156	\$29,545*	\$17,611**
Feb. 2, 2018	\$37,515	\$26,300	\$11,215
July 20, 2018	TBD – Phase 2	TBD	TBD

Refunds are mailed from the Business Office via paper check or direct deposited to your account shortly thereafter (no later than 2 weeks after the disbursement date.)

* Fall anticipated charges include tuition, the student fee, and health insurance. The health insurance fee of \$1245 can be waived on the Business Office website (<http://www.uiw.edu/busoff/waivers.html>) if you have your own insurance coverage. *Estimated charges does not include a laptop.*

** Fall refund must be budgeted to last until approximately Feb. 16, 2018, when you can expect your second living expense refund. No further refund will be received until Phase 2 begins.



EMAIL:
FINAID@UIWTX.EDU



TELEPHONE:
210-829-6008



WEB:
WWW.UIW.EDU/FINAID



FAX:
210-283-5053

LOAN OPTIONS

We recommend using primarily federal loans, in order to keep your loans all in one place, and to make repayment easier to manage. However, you may use any loan you choose to cover your costs and living expenses. Below are some of the most commonly used loans at UIW.

Loan Name	Website	Interest	Fees	Credit-based?
Federal Unsubsidized Direct Loan	www.studentloans.gov	5.31% fixed, subject to change on July 1, 2017.	1.069%, subject to change on October 1, 2017.	No
Federal Graduate PLUS Loan	www.studentloans.gov	6.31% fixed, subject to change on July 1, 2017.	4.276%, subject to change on October 1, 2017.	Yes, but very lenient. Appeal and Endorser options available.
College Access Loan (State of Texas, requires Texas residency)	www.hhloans.com	4.5%, fixed	0%, 3%, or 5%, depending on credit eligibility	Yes
Other Private Loan	Research at http://www.elmselect.com/?schoolid=89#/results	Varies	Usually none	Yes

HELPFUL WEBSITES

UIW Financial Aid Forms	http://www.uiw.edu/finaid/forms.html
UIW Student Portal (MyWord)	https://my.uiwtx.edu
FAFSA (Free Application for Federal Student Aid)	http://www.fafsa.gov
Dept. of Education loan website	http://www.studentloans.gov
UIW Health Insurance Waiver	http://www.uiw.edu/busoff/waivers.html
E-Refunds (direct deposit)	http://www.uiw.edu/busoff/refunds.html
SOM Scholarships and Resources	http://www.uiw.edu/som/admissions/uiwsom_tuition_and.html
AAMC's FIRST Program	https://students-residents.aamc.org/financial-aid/
\$ALT™ - Scholarship and Budgeting Resources	http://www.saltmoney.org

IMPORTANT CONTACTS

Celia Velez – SOM Enrollment Specialist	Cavelez1@uiwtx.edu	210-283-6366
Business Office (Refund questions, etc.)	busad@uiwtx.edu	210-829-6043